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ABSTRACT

Prepared at the request of Arizona Governor Bruce Babbit, this report documents the state of poverty among women in Arizona and recommends an action plan that will alleviate their poor economic status. Discussion focuses on three factors identified as influencing conditions of poverty experienced by women: changing family structure, the labor market, and social supports. Discussion of changing family structure reviews factors such as differing mortality rates between men and women and changes in marriage behavior that have resulted in a staggering number of female headed households. Additional topics include the impact of teenage pregnancies, child support policies, and income transfer programs. The section dealing with the labor market summarizes demographics of working women, points out inequities in pay and work opportunities, and analyzes employment training policies and programs. The discussion of social supports evaluates programs concerned with education, affordable housing, child care, transportation, family planning, literacy, shelters for victims of abuse, nutrition, and health care. The final section of the report presents the recommended action plan, the Family Security System, intended to strengthen Arizona's families and based on the Health Maintenance Organization concept that maintaining wellness is economically smart and socially advantageous. (JHZ)

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MAY 1987
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ARIZONA

WOMEN IN POVERTY

HEARINGS

Final Report

presented to

Governor Bruce Babbitt

by
Aliki Coudroglou, D.S.W.
and the Women in Poverty Advisory Panel

1986

State of Arizona
Governor's Office of Women's Services

The Governor's Office of Women's Services and the Advisory Panel on Women in Poverty commend Governor Bruce Babbitt for recognizing the need to study the impoverishment of women in the state of Arizona; and to further take action through appointing and directing this panel to formulate recommendations that will alleviate the poor economic status of Arizona's women.

The Governor's Office of Women's Services wishes to acknowledge the dedication of the Advisory Panel during the hearings on Women in Poverty. The Panel was chosen to be representative of the state's ethnic, cultural, geographic and age composition. A balance was also attempted with regard to personal and professional interest on the topic. Throughout the forty (40) hours of testimony, the panel members remained sensitive and respectful to those individuals presenting information. This was an arduous task and all who participated are to be commended. Special recognition should be given to Edwin Naylor and Catherine R. Eden who chaired the hearings and to Aliki Coudroglou who compiled the volumes of testimony and research to write this report. Thanks also are due to Laura Orr for typing the manuscript.

The success of the hearings was a direct result of the efforts of the local steering committees. Through their combined efforts, approximately 900 individuals attended and more than 450 persons submitted testimony at the six locations. The local steering committees provided the direction and the impetus to mobilize community participation. The involvement and interest from the general community was beyond our expections. These ad hoc committees were dedicated organizers and an important, integral part of the process.

At each of the hearings we had the honor of having locally elected officials present. We commend the dedication and the concern displayed by these individuals who spent their time to find out more about the women in their community. Through this hearing process, public awareness to this issue was heightened.

Our appreciation also extends to those individuals who represented government and non-profit social service agencies. On a regular basis these people work with the poor women and their children in Arizona. They are the "front liners" and it takes a special person to maintain their energy and dedication in working with needy populations.

Our deepest thanks is extended to those women who testified, who on a daily basis are confronted with poverty and who came before us to help. By telling their stories, their real stories, the panel members were able to empathize with the feelings of rejection and despair that are a constant companion to many of these women. These women are to whom we dedicate this report and with whom we will strive to establish a humane system for helping people to help themselves.

Governor's Office of Women's Services

Sandra Junck, Director Nanette Sookiasian, Program Coordinator

(The direct testimony from the hearings in this report is single spaced and in quotations. All of the information presented during the hearings, over 1,000 pages of both verbal and written testimony is cataloged and available through the Arizona Department of Library and Archives, 1700 West Washington, Phoenix, AZ 85007.)

TABLE OF CONTENTS

Advisory Panel Members i

Hearing Schedule ii

Local Steering Committees . . . . . iii - v

Report

Testimony

Introduction 1

Changing Social Dynamics 7

Labor Market 17

Social Supports 28

Facing The Present 37

Confronting The Future 42

Conclusion 52

Footnotes 55

Bibliography 57

Testimony

Appendix

Tables . . . . . A1 - A5

WOMEN IN POVERTY HEARINGS
ADVISORY PANEL MEMBERS

Ms. Sandy Albo, Teacher
Lee Kornegay Junior High School
Globe, Arizona

Ms. Wendy Black, Director
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Phoenix, Arizona

Ms. Anne Christensen
Community Representative
Paradise Valley, Arizona

Ms. Catherine R. Eden*
Coconino County Manager
Flagstaff, Arizona

The Honorable Jaime Gutierrez
State Senator
Tucson, Arizona

Ms. Gloria Heller
Department of Health Services
Phoenix, Arizona

Ms. Betty McCant, Principal
Jefferson Elementary School
Tucson, Arizona

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Arizona Action for Displaced Homemakers
Phoenix, Arizona

Mr. William Sims, Dean of
Institutional Services
Arizona Western College
Yuma, Arizona

The Honorable Thomas Volgy
Tucson City Council
Tucson, Arizona

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USA Today
Chandler, Arizona

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Navajo Supreme Court
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KVOA TV - Channel 4
Tucson, Arizona

SCHEDULE FOR
WOMEN IN POVERTY HEARINGS
1986

YUMA, ARIZONA

Thursday, May 22, 1986
3:00 p.m. - 8:00 p.m.
Yuma City Council Chambers
180 West 1st Street

FLAGSTAFF, ARIZONA

Wednesday, June 11, 1986
3:00 p.m. - 8:00 p.m.
Flagstaff City Council Chambers
211 West Aspen Avenue

NOGALES, ARIZONA

Wednesday, September 17, 1986
2:00 p.m. - 7:00 p.m.
Nogales City Council Chambers
1018 Grand Avenue

TUCSON, ARIZONA

Tuesday, September 30, 1986
12:30 p.m. - 7:30 p.m.
El Rio Neighborhood Center
1390 West Speedway

GLOBE/MIAMI, ARIZONA

Wednesday, October 15, 1986
2:00 p.m. - 7:00 p.m.
Gila County Board of Supervisors Hearing Room
Gila County Courthouse, 1400 East Ash Street

PHOENIX, ARIZONA

Tuesday, October 28, 1986
9:00 a.m. - 1:00 p.m. - Senate Hearing Room 1
1700 West Washington
2:00 p.m. - 7:00 p.m. - South Phoenix Adult Center
212 East Alta Vista

WOMEN IN POVERTY
YUMA STEERING COMMITTEE LIST

Mayita Acosta
Community Representative
Yuma, Arizona

Melinda Ornelas
Community Representative
Yuma, Arizona

Josephina Rodriguez
Community Representative
San Luis, Arizona

Sylvia Martinez
Community Representative
Somerton, Arizona

Debbie Pallack, Director
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Yuma, Arizona

Ramona Corales
Chicanos Por La Causa
Somerton, Arizona

Pearl Jefferson
Community Representative
Yuma, Arizona

Pua McLeod
Yuma Daily Sun
Yuma, Arizona

WOMEN IN POVERTY
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WOMEN IN POVERTY
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WOMEN IN POVERTY
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WOMEN IN POVERTY
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YWCA
Phoenix, Arizona

Joy J. Hanley
Affiliation of Az Indian Ctr.
Phoenix, Arizona

Marilyn Boess
City of Phoenix
Phoenix, Arizona

"I am a single parent. I have a fourteen year old son who is 6 foot, 181 pounds and eating me out of house and home. I also have a toddler who is three years old. So I have an incredible experience with being in a house with a teenager and a toddler. This is my decree of disolution, ordered and issued by Maricopa County Court. I brought this today to talk to you about my experience with what would you say, my economic instability, poverty, whatever you want to call it. When I left court, I felt pretty confident that my family and I could proceed. I was in school, I hadn't completed yet but I had very strong hopes and faith in myself and my ability to graduate and go into the work world. I have now been working for about eight years, and I am lucky. I have gainful employment, I have relatively good medical benefits. This document has become an order that's a debt card. Presently, my ex-husband owes me in excess of $23,000 in child support. I have utilized the Maricopa County Attorney's Office, starting in May, 1979 and at this point, after dismissals and different things on the part of court lawyers, I am now working with one of the Assistant Attorney General's. My ex-husband, within a year of our divorce, moved to New York. That is probably, besides Illinois, the best state you could flee to. If it were any other individual who had absconded in some way with funds that size and they were found, in court, by felony laws they would have grabbed him by the collar and brought him back. I do not know why my utilities are on right now. This is my rent, it's one month behind due. This is my car payment, it's three months behind due. This is a loan in December of 1984 I got to pay rent. I have been evicted no less than seven times, I have moved no less than fourteen times. Being poor is very expensive. Because every time a check doesn't clear, you pay. Every time it gets to a service or collection account, you pay. When you get evicted, you pay the attorney's fees. Every time you move you leave behind more and more possessions. My mother says, why do you keep moving these things. For me, it's the only thing that makes any sense. I have lost so much. My house was foreclosed within 60 days of when child support stopped. There was a program through HUD, I couldn't qualify for it, they turned me down within six months as a result of a class action suit. They said please send in another application, you might be eligible. I do not believe my son will have the quality of life I did as a child and I had a two income household as a child. My parents worked very hard. I did not have a store-bought dress until I was 16, but I didn't know we weren't wealthy. Our home does not have a television. My son gets assignments to watch a television program and critique it. His teacher is hard pressed to understand why he cannot complete that assignment. He is getting more and more aware of what he does not have compared to his peers. He's getting mad like me. He's angry and he's depressed and he's frustrated. You go to lunch and your friends say "Don't you want something to eat?" You say, "No, I'm not hungry. I'm trying to go on a diet. I'm just thirsty." And that's because you have less than $1.00 in your pocket. You have peridontal disease because you can't get to a dentist. My mouth is that of a 55 year old woman. A year ago, my son and I both had bleading gums. My ex-husband lives in a house of value over $100,000. He has two modern cars. My car runs on E--that's empty. It runs on fumes. It defies modern technology. It runs on fumes, bald tires, no air conditioning, no heating and a prayer. That's what my car runs on. I'm rather loyal to that car, even though in my excitement today, I've locked my keys in it. I know I can get out with the security department's help. I am very frustrated with the state. I am the third generation Phoenician. I'm kind of proud of that. We've worked hard. I grew up in a home with a work ethic that if you work hard, things will happen. You may not be wealthy, you may not even be middle income, but you will be able to do, and I get very upset when I see newpaper headlines, although I must say I don't have the utmost confidence in our

newspaper, but I see a headline that says $3,000,000 in child support buried by State Agency Task Force Findings. State Ranked as One of the Worst in Child Support Collections. I am a majority in a population that is rising, only it is not rising, it's falling to the sub-basement in this society of women, single parents who are trying very hard to provide for their children and themselves. There is a provision in our law right now, ARS 122458. Basically, it says failure of a parent to provide for children is classified as a Class 6 Felony. I have yet, and I have been doing extensive research, to find where a County Attorney's Office in Maricopa County has ever utilized that provision. Likewise, there is a provision for intra-state rendition. I see little or no hope that I will ever get child support from my former husband until he's in jail. Absolutely not. They talk about incomes and budgets. They say as income decreases people start cutting out recreation, travel and cloths. We don't have recreation in our budget, we don't have travel, as you can see we do have cloths, because I'm not nude. But I am nude in some ways -- I'm baring my soul to this panel. I'm a proud person. I was on AFDC for eight months. I looked for work, I set a goal and I tried very hard to get work. I had promised myself I would never, never be on AFDC again. I cannot express the experience of going through that system. So we aren't system dependent, but we don't have the medical care, we don't have the dental care that we need. My son goes to school without much money. The school district that he is in as a high school student don't have resources for lunch assistance. His paternal grandparents live here. When they found out they got assistance at school for lunch, they were enraged. They were embarrassed because she was a former employee there and she was afraid of what people thought. She thinks it's fine her son doesn't pay child support. In 1981, I was in the system and in contact with the former director at DES for child support enforcement. He wrote a letter and told me "Let's wait and see what the court in New York does." Well, as you can see, it's many years later. I still do not have any help, and my children and I cannot wait any longer. I am at the point where I am considering relinquishing custody of my children though I never thought I would. But yet I always had this thought that as long as I can provide food, I will have these children. We will live in a one room shack, but I will have these children. As far as my recommendation, we have good programs that have no accountability in them. People are overworked, the case load is too high, the County Attorney's effort finally ended with a order of dismissal issued by a foreign court. The reason the judge gave was the foreign, that being the Maricopa County Attorney's Office, did not respond to New York and that court's request for information. I think to top this off, you have to understand, this dismissal had appeal rights. It was dated April 16, 1984. It was date stamped and received here in Maricopa County, May 8th. It advised that I had 30 days to appeal the decision of that court. This document I received December, the next December. So, my perspective is you have a system, I think the laws are there -- I do not think the Federal Authorities who administer child support enforcement are aware of, though we all are, the problems within the system in Arizona and the damning report they issued. My experience has left me with a perspective that this world is a little bit cruel, and when you look at the laws, the laws are good, the intentions are good, but when you look at the application, it is severely deficient."

"I'm a high school student, a representative of someone who lives below the poverty level, and really thinks that it's pretty sick that the amount of money you have to live on has to affect the outlook you have on life, and I know this is true, I see this first hand. And I think one of the reasons for this is because the system that is providing you with your funds won't let you get ahead. They just will not let you get ahead. You get an $11 increase in from someone, you get a $13 decrease from someone else. I personally look at it like a ladder, if you're trying to climb the ladder to get out of the hole you start to get to the top and they add more rungs. I would like to be able to get out of that hole and lead my own life, I really would. For some reason the people who are suppose to be helping you in some of these agencies half the time act like they don't know what you're talking about and you're just bothering them. Now, that might seem a little harsh, but that's true. I see it happen, I don't like coming home from school one day and seeing my mom sitting there crying, because someone was real...well, you know. That upsets me, that makes me want to go down there and tell them a few things, and I know better than to do that. One of the things that bothers me the most about these people is that they feel like you don't deserve any better than what you got, and we all know that's not true. I feel like we deserve better that what we get. I feel that America throws away a lot of money on a lot of different things. Some experiment somewhere, some far away country, you know that's good, I think we need to learn a lot of these things, but if America would just open its' eyes and look and see that we've got people right here at home that can't eat. I realize this because I live this everyday, and just becuase I might not look like someone who lives below the poverty level shouldn't mean anything. I'm in band in school, we go on a lot of trips, the band fund isn't always full of money, we have to take $5.00 to eat, I don't always have that $5.00, but I've got to go, it effects my grades, what can I do. And that's about all I'd better say."

"I'm his mom, and I'm forty-eight years old and I'm disabled and I suppose the hardest part about that is I don't look disabled. I was being treated at the Mayo Clinic and if I worked I'd just keep getting worse and worse. I have a muscle disease, and if I rest a lot I get along pretty good. So, I was married for twenty years and then I got divorced, I was married to an alcholic and I felt that if I got divorced, I didn't know how I'd live, but I couldn't stand it anymore, so I finally got divorced. So I live on, I filed for disability and it took a year and a half to get disablility, because you have to fight so hard, you have to get hearings and it takes forever to get a hearing, and then when you win your disability it takes forever to get your check. And in the meantime you just keep asking, you know, your house payment if they'll wait, and your APS bill and everything, and they were very nice that they waited, but then when my money came it all went to them. I have a court order for my ex-husband to pay child support, but I've asked three lawyers to help me get this and they said it's too hard if they are out of state. I've tried and tried to do that. Everytime you try to get something you usually have to have a hearing to do it, and you have to hire a lawyer, like I had to have a hearing because they gave me AFDC and then they cut it off. The court system has really hurt me because I have been waiting for two years to get a court order to be able to sell my house, and I finally went to the presiding judge myself and asked him if he wouldn't please set this hearing, and he did, but in two years the lawyers didn't set it, they'd just say we'll call you when we hear, but in the meantime I'm paying this high house payment. So, now I finally did get the hearing, I sold my house, but the money is sitting in the clerk of courts office and I can't have it until the judge issues an order for it be released and this was in August."

INTRODUCTION

> "There is no one among us who does not understand that the overwhelming cause of female poverty is the second class status that women occupy."

Recently there have been alarming reports on the economic status of the American family. Bureau of the Census data indicate that the gap between rich and poor is widening, with the rich increasing their level of affluence while the poor sink even deeper into abject poverty. The ominous outcome is that the backbone of American society, the middle-income family, is slipping from the country's mainstream, losing ground in its struggle to realize the American dream.

Today there are more than 33 million Americans "officially" considered poor. Their poverty status is based on their $10,989 or less annual income, the current national level of poverty for an urban family of four. However such statistical measurements, by their very nature, tend to be rigid. Families in the $5,000 annual income bracket are considered in the same category as those at the highest "official" poverty level; while those with only $1.00 above the poverty threshold are left out of the counting. It is, therefore, reasonable to assume that the number of impoverished Americans far exceeds the present estimate.

The vast majority of America's poor are women and their children. Two out of three poor adults are women. Nearly one out of every four preschool children lives in poverty. More than half of the country's poor children live in female-headed households. The economic status of families headed by women is in a perilous decline.

State Advisory Panel

The reality of women in poverty has prompted state efforts to appraise the conditions of poverty in Arizona. On April 18,1986 Governor Bruce Babbitt appointed an Advisory Panel to the Governor's Office of Women's Services to study the issue of Women in Poverty. The Panel's charge was two fold: to develop thorough knowledge about the state of poverty among women in Arizona; and to formulate recommendations for an action plan that will alleviate the poor economic status of Arizona's women.

Twenty-two members representing wide expertise and interests formed the Advisory Panel. A total of six Public Hearings were conducted in sites corresponding to the state's county organizations of government and the delivery areas of the Arizona Department of Economic Security. Specifically, hearings were held in Yuma (May 22nd), Flagstaff, (June 11th), Nogales (September 17th), Tucson (September 30th), Globe/Miami (October 15th) and Phoenix (October 28th). Local agencies and volunteer groups assisted with arrangements for each of the hearings. The Governor's Office of Women's Services coordinated the efforts.

Testimonies were heard from agency personnel, interest groups, representative of government and the general public including social agency clients. A number of written testimonies and other data were also submitted. More than 45 hours of public hearings were conducted. Members of the Advisory Panel also received background material and other pertinent literature. In addition, the Panel held several sessions analyzing and organizing the collected information.

Arizona's Changing Profile

The emerged profile of the state's poverty conditions indicates that Arizona's women and children have not escaped the fate of their counterparts in the rest of the country. Despite the State's spectacular growth and economic vitality, families headed by women are, by and large, experiencing the stress of economic insecurity and social inequality.

National social changes have affected the make-up of the state's labor force and the structure of Arizona's families. According to the Bureau of the Census* the State's population has increased by 53 percent during the 1970-1980 decade, and by 20 percent in the last five years. In 1980, 50.8 percent of Arizona's population were female. Almost half (47.8%) of Arizona women 16 years of age and older entered the labor market. While this rate is slightly lower than the national average, it nevertheless represents more than a 15% increase since 1960. During the same period, male participation in the labor market experienced a slow (3.4%) but steady decline.

As Arizona's economy changes from agriculture and mining to service and high tech industries, with a resulting population shift to urban settings[1] it is safe to expect that women's involvement in the world of work will have a tremendous role within the state's labor force growth. Yet the ratio of female to male median income has not paralleled the changes in the labor market. In 1980, the median income of Arizona's women workers was still less than half that of their male counterparts. It seems as if the State's prosperity depends heavily on women's economic sacrifice.

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*For all statistical data see Appendix A

Equally forceful has been the impact of recent federal budgetary measures on women's economic vulnerability. Despite some adjustments in 1984, the Omnibus Budget Reconciliation Act (OBRA) of 1981 severely restricted eligibility requirements for, and benefits of public assistance programs designed to serve the needs of indigent women and their children. These include provisions for training and work-related incentives. Accompanied by other cut-backs in social services and financial supports to low-income populations such as health care provisions and low cost housing, administrative strategies erect formidable barriers to women's economic self-sufficiency.

The federal policy of privatizing the provision of social benefits has amounted to a virtual loadshedding of social responsibilities upon voluntary initiative. In order to replace the funding removed by public cuts, the demand for voluntary giving represents an increase of 30% to 40% per year; a rate of growth three times more rapid than that volunteered by the private sector over the previous several decades.[2] There is neither national nor state evidence that such expectations have been realized.

The resulting poverty profile for the state is frightening. According to the last census, 296,301 were living below poverty in 1980. Another 249,426 were above the poverty line but marginal. The numbers are rising because of sharp increases in the cost of living, persisting unemployment, low-paying jobs and restrictions in eligibility for public benefits. In 1985 there were more poor in Arizona than in 1980.

In the state as elsewhere the burden of poverty falls heavily upon minorities and female-headed families. The 1985 analysis of the last census data by the Center on Budget and Policy Priorities[3] gives the following profile of poor in Arizona. Among married couple families -- 6.1% of White,

12.2% of Black and 17% of Hispanic -- are poor, indicating a ratio of 1 in 16, 1 in 8 and 1 in 6 respectively. For female-headed families with children the poverty rate is 50.5% for Whites, 66.9% for Blacks and 72.4% for Hispanics; a rate that has become dangerous for the poor themselves and the rest of the community.*

These data present a tremendous liability for the states. For the great majority of them the onus is to counteract long term socio-economic discriminations and renewed political attacks that have condemned women into an existence of unilaterial dependence. The State of Arizona is no exception.

Needed Reform

Poverty hurts. It means the loss of one's job and the stigma of failure; the fear of hunger and homelessness; life without hope and children with no future. Poverty also costs. It is the lack of money to buy goods, the foreclosing of shops, neglected health and resulting medical bills, run-down neighborhoods and dilapidated houses, dropping-out of school and long-term unemployment.

Widespread poverty in the midst of affluence is a social malignancy. Arresting its devastating course is a sign of responsible statesmanship Based on the collected testimony, the study of the history of welfare reform, and the experiences of other states, the Advisory Panel recommends a number of measures which in toto, represent a courageous and resolute affront to institutional poverty among Arizona's women.

The proposal is for a Family Security System, a comprehensive and aggressive approach that will engage all sectors of Arizona's community in enhancing women's socioeconomic relevance and ensuring their full social participation thus bringing closer an integrated society.

*Statistics not available for Native American female-headed families.

The Panel believes that the Office of the Governor has a leadership role in prompting the Family Security System. The Panel recommends that the Governor's Office of Women Service's be strengthened by a broadly based Advisory Board which will facilitate and promote the State's efforts on behalf of Arizona's families.

"My story though unique in many ways is just one of many unique stories you might hear in the streets. Due to a separation which happened approximately three years ago, I found myself alone, homeless, and without finances. Having led a normal life up to that point which included husband, son, job, home, and three cars, I was unknowledgeable of surviving in the streets. Surviving is something one learns and it's usually by pain. It does not just happen. I was not aware of shelters or where to go to receive food. I began asking for food from churches in small towns. Simple things I had taken for granted like brushing my long hair in the winter became impossible because I could not feel my fingers to hold a brush. Due to the lack of nutrition, my hair fell out by the handsful. People laughed at me because of the way my clothing hung on me after losing a great deal of weight. Frostbite nearly claimed several of my toes. Sometimes I would fall because I could not feel my feet beneath me. The extreme cold caused my blood pressure to rise to near-attack level. There were a number of times I went many days without food. There were several near-death experiences I encountered in the desert area of the country that first year. It was only my faith in the God I loved and believed in which kept me going. Eventually I learned of missions in larger cities. Their help was only on a temporary basis. I found that because most transients were men, women had fewer lodging opportunities available to them. Job opportunities were even poorer. God however, is awakening the American public and enlightening them to the needs of the hungry, the homeless, and the less fortunate. Soup kitchens are opening up. New missions are being instituted. Transitional housing is being formulated. Meaningful things such as dignity and self worth are being restored to the homeless and transitional by compassionate, caring people. We cannot put a price on human dignity or worth. It is unconsciousable. Each person, man or women should not be denied an opportunity to acknowledge his or her own inner worth in their span of economic endeavors."

CHANGING SOCIAL DYNAMICS

> "All children whether born in or out of a marital relationship, in a first or second marriage, with a father in the home or not should be treated equally."

The image we all cherish about Arizona is that our state has experienced tremendous growth without abandoning basic values of human decency and social concern. Ours is not the fast pace of the East, nor the dense industrialization of the Midwest. Ours is the land of open spaces and sunshine, of hospitality and economic progress. Yet testimony after testimony challenged the illusion that the state has remained unchanged by the whirlwind of social change.

Three factors have been identified as influencing the conditions of poverty experienced by women: changing family structures, labor market, and social supports. While cause and effect relationships are indistinguishable, as each factor stems from and shapes the other, the discussion addresses each area separately. By identifying the problems in each area objectives for corrective action become clearer.

Changing Family Structures

By far the most significant revolution of our times is found in the changing texture of the American family. Differences in mortality rates between men and women, and changes in marriage behavior have resulted in a staggering number of female headed households.*

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*The Bureau of the Census distinguished three types of households: family household: two or more related persons living together; non-family household: two or more unrelated persons of the same or opposite sex living together; single household: one adult living alone. Unless otherwise indicated the use of the term includes all three kinds of households.

What is even more dramatic is the increase that occurred between 1960 and 1984 in the percentage of all the poor who live in households headed by a woman. In 1960 some 27 percent of all the poor lived in households headed by a woman. By 1984 more than 49 percent of all the poor lived in female-headed households. Thus, the number of poor households headed by women nearly doubled despite the fact that women head only 16 percent of all households and 21 percent of all families with children.

Arizona's data are equally disturbing.

Older women. Women in all ages are twice as likely as men to be poor. In 1984, 71 percent of the nation's elderly poor were women. Elderly women are disproportionately represented in Arizona's poor population as well.

There are now more than 23 million American women in their middle-life years, that is 45-64 years old.[4] Women over 45 head 14 million households, that is almost half of all female-headed households in the country. About 40% of the latter have a member over 65 years of age. There are some 27 million American women that are 65 years or older. A great number of them live alone. Their percentage gets higher as their age increases. It is estimated that 81% of all persons 75 years and over who live alone, some 3.9 million are women.

Due to greater migration of retired people to Arizona, the percentage of older women in the state's population exceeds the national average. Many of these women, as their counterparts in the nation, are facing the threat of poverty.

Poverty among elderly is closely associated to their sole reliance on social security. A person whose only income is social security is seven times more likely to be poor.[5] For elderly women the likelihood of poverty is even higher as their social security benefits are usually lower than those

of men. In 1985 retired women received $300.00 monthly social security grant to $521.00 of their male counterparts. These women are less likely than men to supplementtheir social security grant with private pensions. Pragmatically, low income during one's "working years" always translates to lower income in retirement.

These women do not have easy access to earnings. Their age presents an enormous barrier to employment and their lack of skills can secure them only minimal pay. Yet there is no public income provision for women of "mid-life" age who have no dependent children and suffer no serious physical disability. Displaced from their homemaker's role as many are because of divorce, death or illness of their "breadwinner", these women face an unfamiliar labor market. Labor participation for the 50-54 age group was 61% in 1986, up from 42% in 1955. For women 55-59 years of age, the increase is from 36% in 1955 to the present 51%. This comes at a time when male labor participation for the 45 and over age group is markedly decreased.

Added to the lack of income is the problem of health care. In our country, access to health insurance is usually dependent both on marital and employment status. Many of the jobs elderly women can secure provide no health benefits. An approximate 40% of all divorced women, and 27% of widows have no health insurance coverage. Medicare covers only 44% of the health care expenses of married people and 33% of those who are single. For those elderly qualified for medicare, out-of-pocket payments average $1700 a year, an amount that represents over 25% of the median income of women living alone.

Disrupted Marriages. Contributing to the growing number of female headed households, is an increase in divorce and separation. Between 1960 and 1982 the number of divorced persons per 1,000 active marriages has

increased from 35 to 114.[6] The 1970's saw the most rapid rate of divorce. The early 1970's were the first years in American history when more marriages ended in divorce than in death.[7]

There is evidence that the divorce rate is slowing down. There is hope that it may be stabilized as people are entering marriage at a later age, with the most recent data suggesting the mid-twenties (23.3 for women, 25.5 for men) for first marriages. Nevertheless divorce and separation are still dominant causes for single-headed families with half of all marriages in the United States still expected to end in divorce.[8] One significant change is that 25 percent of all divorces are now in "long-term marriages", that is marriages that have lasted for more than 15 years. Although these data suggest that new marriages might become more stable as people enter them with greater emotional and economic preparation, they also alert to the serious problems facing older single women and the needed focus for policy and services.

The number of divorced women is much higher than that of men, as remarriage seems more difficult for women due to differences in male-female ratio and the responsibility of caring for children 80% of whom remain with the mothers. The remarriage rate for women age 25 to 44 declined 30 percent between 1970 and 1980.

Arizona's women do not fare any better. Between 1970 and 1980 the number of the state's divorced/separated women 15 years and older increased from 6.8 percent to 10.6 percent. The highest increase has occurred among Hispanic women, a change from 6.3% in 1970, to 10.6% in 1980. Slightly lower is the rate for White women: 6.6% in 1970 to 10.4% in 1980. Although the rate of increase is the lowest among Black women (15.1% in 1970 to 17.4% in 1980)[9] these women still suffer the greatest degree of marriage disruption.

For many of these women poverty begins when marriage ends. It has been estimated that women experience an initial 29 percent loss of income immediately after divorce. One year after divorce their income drops 73% of what they enjoyed during marriage.[10]

For the divorced husband, on the other hand there is a steady income improvement after the initial setback of the first divorce year. Child support and alimony laws allow absent fathers to meet normal household expenses before seeing what is left for child support. In essence this implies that support decisions are calculated on the lowest possible base of a father's income rather than on what a child's living standard would have been if shared household arrangements with the father. Arizona's policies are no exception. No one who testified during this Panel's deliberations suggested that a mother and her children were accorded similar consideration in the divorce settlement as to the standard of living recognized as rightful for the father.

Teenage Mothers. Contributing to the increase of female headed families is the rise in teenage pregnancies and births to unwed adolescents. During 1969-1984 there has been a 75% increase in birth rates among single parents. In 1985 alone, 59% of teenage mothers were single. One in four of these mothers gave birth to a second child. More than half of all babies were born to unwed mothers who began child-bearing in their teens.

Equally alarming is the situation in Arizona. A recent (1985) report by the Arizona Department of Health Services indicates that each day, 32 Arizona teenaged girls become pregnant. Of them, 22 will give birth and the remaining 10 will have an abortion. In 1985 alone, there were 8,023 births to adoelscent mothers. The rate of increase is higher among those less than 15 years old.

While the number of births to teenagers in the state seems to have stabilized since the late 1970s, it is projected that by 1990, three out of ten births in Arizona will be to unmarried mothers. More than half of them will be to teenagers.

If poverty was not present in the lives of these adolescents, it will certainly become their constant companion when they enter single parenthood.

Family Maintenance

The financial dilemmas of female-headed families stem from many factors. Primary among them is the inadequacy of the father's contribution to the maintenance of the children.

Child Support. More than half of mothers raising children on their own do so without regular financial assistance from the fathers. A recent study from the Census Bureau indicated that in 1983, of the nearly 8.7 million single mothers, 53 percent received no child support. About 3.7 million of them had not been awarded any such help.

Courts have not been eager to enforce paternal liability for the maintenance of children. For instance 82% of non-married mothers failed to obtain a court order for child support. Fifty-nine percent (59%) of separated mothers were not awarded such support. Among those divorced but not remarried, 23.7% were denied an award, while the denials increase to 24.2% for those women divorced and remarried. Whatever this suggests about institutional biases, the percentage of award denials is 33.1% for White women and 66.3% for Black.[11]

Awarded child support is not a guarantee for receiving it. For instance about 24% of the 4 million mothers scheduled to receive such support were not

able to collect it. In more than 50% of these cases (51.5%) the father refused to pay, while in another 20.7% the father could not be located.

Enforcing child support has been a futile struggle. There are some realistic reasons. Many fathers are young, out of work, themselves financially limited. Some have new families with additional economic responsibilities. Yet by far the most serious reason is laxity of efforts on behalf of authorities to pursue absent middle-class fathers, and institutional hesitation to intrude in the affairs of employers and organizations. Some of the problems presented during the Panel's public hearings, for instance, referred to a father's job mobility, the nature of his employment and the mere logistics of establishing contacts.

Arizona's record of collecting child support has been extremely poor. In 1983, for instance, the state collected payments of 5.9% of its AFDC child support enforcement caseload.[12] Wisconsin, in contrast, collected over 20% of theirs. In 1984 Congress amended earlier legislation on Title IV.D of the Social Security Act (Child Support Enforcement Awards) requiring all states to enact a number of specific remedies and procedures to improve enforcement programs as a condition of continued receipt of the full federal share of the state's costs for AFDC programs. In addition the law provides incentives of cost-sharing in establishing paternity, locating noncustodial parents and collecting support. Arizona has already passed appropriate legislation. However the Panel found little evidence that these new laws are enforced with any more diligence than earlier ones.

Even when received, child support is not always adequate to meet a child's living expenses. Nationally in 1983, the average child support received was $2,340.00 a year, practically the same as in 1981, despite steep increases in the cost of living. Nevertheless, that refers to full court

awarded support. It is more appropriate to think of a lower "average" amount as most women receive only partial support.

Income Transfers. In Arizona, as in all other states there are primarily two kinds of income transfer programs. Social insurance is a work related form of compensation that is received on the basis of one's work record and is not dependent on one's state of need. Old Age Survivors and Disability Insurance (OASDI) is the commonly known social security program. A woman can qualify for it either on the basis of her own work record, her age or disability status; or as the widow of a qualified person if she is left with dependent children or if she is of retirement age. Unemployment insurance is a temporary income transfer, based upon the beneficiary's work record and her involuntary unemployment.

The other type of income maintenance provision is Public Assistance commonly called "welfare". Public Assistance benefits are dispensed on the basis of financial need. For women with minor children the main program is Aid to Families with Dependent Children (AFDC). This is the only one of the original categorical programs that is still partly financed and administered by the state. The three adult categories were universalized in 1974 in a single program: Supplementary Security Income (SSI)[13].

AFDC has been a very controversial program. Being financed by state as well as federal monies the program has no uniform benefits. Benefit levels are established by the state on broad federal guidelines, and thus vary depending on the resources of a state and its social philosophy. Arizona has been very restrictive in its provisions allowing only a portion of the assessed need. For instance the national average maximum monthly benefit for a family of four in 1983 was $368 while in Arizona it was $282. The latter

figure represents 47.2% of the 1983 standard total determined by the state authorities to be necessary.

As a result, Arizona has a very low post-transfer poverty rate; that is, the number of people who are still below the poverty line after receiving benefits is significant. In 1979, the state was found to have higher post transfer rates than the nation as a whole. Transfers such as Social Security or AFDC reduced poverty nationwide by 31 percent, whereas in Arizona they reduced it by 27 percent.

While some of this difference in poverty reduction rates might be due to higher pretransfer rates of poverty in Arizona, the low benefit levels of the state's cash transfer system are the primary factors. For instance, the state's pre-transfer poverty rate among the aged and female-headed households are quite similar, 43.7% and 42.3%, respectively. However the post-transfer poverty incidence among the elderly falls to 14.6%. Their transfers are primarily Social Security benefits. Poor families with small children, dependent as they are on AFDC benefits, still have 38.5% incidence of poverty after the transfers. Actually the majority of Arizona's poor live on wages. Only 20% of families and 33% of families headed by females with no husband present receive public assistance.[14]

Poor families with children are less likely to receive a cash transfer in Arizona than the national average. The state remains among the last in the nation resisting the provision of AFDC to families where the father is present but unemployed. Repeated efforts to introduce legislation have so far remained unsuccessful.

Social Neglect

Such persistent neglect of poor families might underlie social attitudes toward this population. What for instance seems to influence most of the controversy surrounding AFDC is that the program's population has increased in a very rapid rate, far exceeding the rate of Social Security recipients.

While changes in eligibility criteria might be partially responsible for the increase -- particularly in the 1960s where entitlements to assistance were seen as rights -- social characteristics of the recipients are markedly different from those of the early days of the program. There seem to be more divorced, separated and unmarried mothers than widows, and increasingly more minority women in the welfare rolls. Whatever the social, economic and welfare policy factors for these changes, AFDC today "tends to serve a higher proportion of disadvantaged and disesteemed persons."15 It is valid that changes in the welfare characteristics have coincided with changes in attitudes toward working mothers. AFDC, when established in 1935 (then being ADC) was based on the ethic that mothers of dependent children should not enter the labor force. Nevertheless there is a pattern in the evolution of benefits and requirements of the program that suggests a growing public ambivalence about the "deserving" status of AFDC beneficiaries. There has been a definite movement from the 1962 effort to encourage mothers to work through a voluntary Work Incentive Program (WIN); to the 1967 intent to restore more families to employment through a mandatory referral for training; to the present determination to establish a "workfare" ethic.

LABOR MARKET

> "Single parents, almost without exception, just want the chance to rise above poverty and will do so if given a decent wage and necessary support to allow it to happen."

Women's participation in the labor market is not a new phenomenon. From the family farm to the Ma and Pa shop to cottage industries, women worked alongside their men. Immigrant women filled the textile plants, sweat shops and service occupations. What is new is the increase in the significance of employment in women's lives. From a supportive role, jobs have become central agents to women's survival.

Demographics of Work

- Women now make up two-thirds of new entrants in the labor force.
- Women make up 52% of the national labor force.
- One-half of women with children under six years of age are in the labor force.
- More than half of women with children under 18 years of age are in the labor force.
- Women are still concentrated in low paying, dead-end jobs.
- Women working full time, year round, still earn only 59.5% for every dollar men earn.
- The median income for a woman with a four year college education is equal to the median income of a male with an 8th grade education.
- Out of 420 job categories listed by the U.S. Department of Labor, women are significantly represented in 20 of them.

- o Workforce benefits, by and large, still focus on the needs of male workers. Benefits particular to women workers like child care and maternity leave are still not recognized widely.
- o Only one in five women receive any kind of pension to supplement social security. Those who do, receive only a portion of what men receive.
- o As women enter traditionally "higher paying" jobs in large numbers, the financial rewards decrease. For every 1% increase in the number of women in the workforce, median salaries decrease by $400.
- o Mean earnings of year-round, full-time women workers are lower than men even when race is considered.

Income Inequity

Paid employment represents a substantial source of income to women and their families. However working women suffer serious inequities in employment. Their wages are lower than that of men, their range of opportunities is limited. Their work has been accorded very low status. See, for instance the frustration of an employment service worker:

> "Many of the positions that are called in range from $3.35 to $4.00 per hour and we are finding that few employers are willing to train. We are finding that more employers, not only the small companies, but the major companies are hiring at a part-time status without benefits to applicants who must be available to work various days, hours and weekends and this is sometimes a hinderance to women in poverty because to be able to support themselves and their children, it's sometime impossible to do that on $3.35 an hour and especially if you have no benefits."

There has been ongoing debate as to the reasons for women's segregation in low paying occupations. One side of the argument assumes that women have worked as secondary earners, playing only a supportive role in the family's

income. The concept of "family wage" suggests that the male worker has the primary responsibility for the family's survival. Consequently, jobs held by men were assigned higher renumeration. Within this framework, women entered the labor market as secondary laborers with no aspirations for higher wages. The system "offered economic security if not the dignity of economic independence."[16]

However the concept of "family wage" was not upheld when women became heads of households -- and there always have been such instances -- nor was reconsidered in cases when men had no families. Changes in family structure occurred without equalizing changes in the labor market.

On the other hand, the concept of a dual labor market bases compensation on the value of labor, with primary labor considered more important to the economy and, thus, assigned higher pay, better working conditions, promotion ladders, job security, fringe benefits and other attractions. By contrast, secondary labor, seen as dispensable in the economy is given low pay, poor work conditions, few fringe benefits and little job security. Women, concentrating in secondary labor jobs, suffer a greater share of the consequences.

Nevertheless, wage inequities between men and women are not evident only in the nature of jobs held. Even when women and men are in same occupations, there is salary differential. It is as if women's massive entry into the labor force afforded the market additional classifications in the value of labor. A sort of "internal labor market."[17] By providing a larger pool of workers in each of the labor tiers, women made it possible for employers to cut down on their costs, as they can now compensate some of their employees less than others though both groups have similar qualifications.

None of the above, however, justifies why jobs of any sort are paid such low wages that their occupants cannot make a living. Yet this is the very reason why the majority of the subjects of this Panel's inquiry are poor.

Employability Development

In recent years, the trend in employment and training programs has moved away from considerations of structural unemployment, targeting on those populations that suffer serious employability disadvantages in the labor market. This investment in training programs may also represent a conversion to a more austere principle, a public message that "one's upkeep" is one's own liability. The tremendous growth in the size of population dependent on welfare has certainly precipitated a proliferation of training programs.

Whether original governmental concern was solely with saving public expenditures or restoring human dignity to those dependent on public support, workpower policy of the last two decades has focused on those needing help in order to participate effectively in the world of work.

> "I was sent to the WIN office because my youngest had turned three, and they told me that I had to quit school and go through a short term training program. At that point, they discovered that I had some minimum bookkeeping skills. With some type of government subsidized program, they could get me $5.00 an hour working. The director told me I had to quit school and go to work. At that point, it would have put me back on food stamps, it would have ended up costing the state over $200 a month more than what it would letting me continue school. I was an engineering major and I was still maintaining a GPA that allowed me my scholarships. If I quit school or went part time, which they suggested, I could not continue to do that. So they said that they were going to sanction me. The sanction that they imposed was $60.00 a month. To most people that probably sounds like a very minimal amount, but to me it meant survival. I was able through the grace of God, to get an additional scholarship which helped to compensate part of it, but not all of it. I was fortunate. I had a GPA that warranted that, and the help of friends. If I had not been, and there are many women out there that are told you cannot

> go to school any more, you have to quit, you cannot pursue an education, even though it would save the state money. You have to quit and you have to be a part of the job market. If I had gotten an entry level position, the first time I had run up against a major catastrophe because all medical insurance would be cut off, if one of my children got sick I would have been right back in the welfare system again."

Populations in Need. Conceptualized as human resources developing programs, employment and training services were charged with the responsibility of securing for their enrollees economic self-sufficiency, while opening for them opportunities to productive and satisfying lives.[18] There are no minor tasks considering the populations these programs serve and the enormous social and economic barriers confronting them.

The centrality of the institution of work in our lives alerts us to the need for the development not only of one's purchasing power but one's living skills as well. Effective services in this context must address the special needs and circumstances in the various clientele groups. The focus of this Panel's inquiry are women who have serious employment handicaps because of lack of skills, limited exposure to work, little or no education, physical disabilities, responsibilities for carrying for a child or a dependent adult, social isolation, language barriers, lack of support systems and at best a marginal or poverty level economic existence.

Despite such handicaps, the majority of these women could benefit from training services, given sufficient time for training, supportive social mechanisms, and a favorable job market.[19] However existing training programs have by and large failed to address the client's needs. Administrative and budgetary restrictions in the design of the programs have placed almost exclusive emphasis on placement with no consideration to preparation for work, stability of the job, level of benefits, or the individual's personal

circumstances. Testimony left no doubt that practices of past programs still continue in different arrangements. Employers' preference for male workers, creaming-off of prospective trainees, the discouragement of failure by forcing job search and make-work jobs before considering training needs, the frustration of what appear as irrational eligibility standards.

Throughout years of struggle and continuous modifications in enrollee and employer incentives and organizational structures from MDTA, to CETA, to J.T.P.A.[20] training services have been criticized for their failure to stop the drain on the public budget caused by the economic dependency of those hard-to-employ. At the same time, actual and prospective clients are pressing for their right to employability and self-sufficiency.

> "I'm a welfare recipient. I am a mother that's 20 and I have two children. I am really new to the program itself . . . this is something that's going to help me for now, because I figure this way I'm not going to let my children grow up under the welfare program. I'ts something to help for now . . . since I did not graduate from high school . . . I can't find a day care that's proper for them, even though the program helps assist with day care, with education and so on . . . The area I live in is a poverty area. I'ts someplace for me to stay, but it's not a place to raise kids. It's not even a place for me to raise myself. I'm still growing up. The welfare program is a good program, the Access program is a good program. I'm not knocking anything that's helping me and my kids. I'd like for them (kids) to start more things that get involved with the people more. They need to get involved with them . . . but what we get from welfare, we're just able to make it, just barely make it . . . For now, everyone thinks of the welfare system that people are staying on it because they don't want to do anything. There are a lot of people who want to help themselves. They just don't know where to find it any more. I'm just pushing public awareness."

Training as Social Policy

It is well understood that the state of the labor force is by far the most important factor to employment. It is also reasonable to assume that all efforts to train employment-disadvantaged populations can be of no practical use unless there are available jobs for them to fill. Futhermore, a cost-beneficial program should secure jobs that provide a substantially better living than public relief, while the costs do not exceed the benefits it offers.

In addition, programs designed specifically for welfare mothers are charged with the thrust to contribute to this country's economic growth through saving public funds via reduction of welfare loads; and through increasing public revenues via the productivity of hitherto unutilized human resources.

Whether the above targets are containable within the design of public training programs is seriously questionable. Statistically it seems impossible for mothers to work their way off welfare given the prevailing wages paid women, particularly those with little training. Incentives provided to encourage them to pursue employment make it advantageous for them to be both on training and on welfare. The fear of losing medical and child care benefits makes many of those women conflicted: on one hand, the wish to be accepted and offered a job; on the other the rejection and the recycling of job-search and "interviewing" routines.

While understandable as a personal dilemma, the situation is an indictment of the nation's incentive policy. Any social policy, in addition to the direct effects it has on those for whom it was specifically designed, is bound to influence the behavior of a larger population that shares similar circumstances. The question is one of inequity, a penalty for poor people

for not applying for welfare. These people perhaps have not applied because public provisions for support, through their eligibility requirements in effect mandate the disruption of the family. Welfare offered them no acceptable option to escape poverty. More vulnerable family structures might succumb. They too might not escape poverty although they accepted welfare.

In any case the present incentive policy then might also be a challenge for those not on welfare earning less than the total income the work incentive program would allow. Furthermore, incentives for employers to accept welfare recipients under On-the-Job-Training arrangements without commitment for eventual provision of legitimate employment; or to provide dead-end jobs that have no fringe benefits such as those of welfare incentives, jobs that offer only minimum "non-living" wages, result in de facto subsidized wages.

The issue of incentives, like any other policy, needs to be assessed within the context of goals and objectives. If the purpose of training is to assist socially disenfranchized women to reach economic self-sufficiency and become fully contributing members of our community, then human resources development programs must anticipate in their provisions the accelerated social expectations that "adjustment" to the world of work demands. Citizenship, Lawrence Mead[21] tells us, is a series of rights and responsibilities. The very status of membership in society establishes one's benefits and contributions. A policy of preparing women for work must not only instill in these women aspirations for future compensations, but also influence appropriate responses from others -- social institutions, the corporate world -- that will insure the realization of those aspirations. To do anything less is to perpetuate the "inequality of sacrifice" experienced by women.

Changes in the Workplace. Women's presence in the labor force is not an illusion. Whether as primary wage-earners or as partners in household maintenance, women workers will continue swelling the labor market. They already represent more than half the country's labor force. This reality points to the need for changes in the structure of the workplace to support and strengthen today's American family.

Innovations in the organization and management of the workplace demonstrate an increasing awareness that employees' work and family lives are interdependent. "Organizations of the future", Rosabeth Kanter wrote some time ago, "will have to pay attention to their effects on people other than employed persons (spouses, children) and allow the needs of families to influence organizational decisions and shape organizational policies."[22]

The future in fact is now. Questions of child care, maternity and paternity leave, counseling with personal and family problems, have been probed for some time, many satisfactory solutions emerging as a result. While some of the issues may have been initially addressed because of manifested poor work performance, they were influenced in highlighting the blurring between work and families.

Affirmative action directives and other rights related policy have encouraged employer investment in the design of personnel practices benefiting both the worker and the organization. Flexible work schedules, career development opportunities, time-sharing and part-time employment options now accommodate dual career and single parent families. They also reflect a personnel system that integrates well with integrated career planning and human resources management.

Testimony revealed no instances where such options were available to poor women. Theres is an either or condition; work with no individualized

considerations or dependency on a stigmatizing welfare system. In either case poverty is their lot. Yet exit from this lot is only possible if work and family are integrated. "Recognizing the relationship between the organization, its employees, and their families is a first step."[23]

Reversing the Trend

Work is a fundamental social institution, the axis along which the worker's pattern of life is organized. Our economic security, social identity, sense of personal accomplishment are closely related to our place in the world of work. If a job does not pay adequately to secure a living, if its nature demeans and endangers one's existence, if the prospects of improvement of one's lot are missing, that job becomes an entrapment, plunging its occupant further down into misery and disrespect.

Such has been the experience of the majority of women testifying before this Panel. Research data confirms that this experience is shared by women throughout the country. If we are to bridge the "gender gap" in employment we need policies which tend to equalize incomes across occupations. Employment policy, therefore, must make equalization a priority. To postpone such policies is to accept one of the most endemic features in American poverty.

Employment training programs serve the dual role of promoting the social as well as economic welfare of their clientele. Yet a goal as dominated by economic forces as employment is, necessitates a multi-policy intervention of which the individual preparation for employment is only a part. A full employment policy, for instance, might be more effective in bringing and maintaining work-disadvantaged persons to the market place. Under such a policy employers will be interested in mobilizing the best abilities an individual has thus utilizing a worker's fullest potential. When assessing,

therefore, the cost-effectiveness of specific programs addressing the needs of those disadvantaged in the work arena, we must see any policy relating to them as part of society's comprehensive planning.

With regards to training services per se, the thrust of human resources development is to provide opportunities which will enable program enrollees to overcome not only the technical handicaps directly related with employability, but first those barriers which indirectly interfere with the trainee's engagement in her or his employability. This is particularly important to women who have been systematically excluded from the labor market.

In a social service sense of a training program, the concept of human resources development suggests the overall concern of how to use the institution of work to improve the quality of life, to strengthen our human potential and to contribute to a more just society. It is this approach that the Panel believes is more appropriate when addressing unemployment needs of the American family.

SOCIAL SUPPORTS

> "Amost 25% of American children live in poverty, 50% of every dollar, directly or indirectly, supports the defense industry. Here in the State of Arizona we paid $83 million to farmers last year not to grow crops. We spend $32,000/year to house criminals. We spend $2,000/year to educate a child. We have cut WIC. We have cut every major program that helps to house, feed, and educate our children who cannot speak out in their own defense. Whether the issue is child care, pay equity, child nutrition, or health care, I am dismayed and concerned that we seem to care more about fulfilling our Rambo-type fantasies than we are about the realities of food, shelter, and education."

This category refers to programs addressing specific problems hindering a person's self-management. There are several such services that are pertinent to the needs of Arizona's women and their families. Education, affordable housing, child care, transportation, family planning, literacy classes, shelters for victims of abuse, nutrition, health care clinics and social networks; all are important in alleviating particular personal difficulties thus freeing human energy to carry on with the usual life tasks. Such services are crucial in the survival of women plodding in the margins of socio-economic relevance.

Identified Needs

The intent of recent national policy to redress the federal-local balance in favor of the states has resulted in serious shortages in social services. Necessitated by less funding and eligibility requirements, service cuts have placed low income populations in a position of greater stress and uncertainty.

The collected testimony has identified crucial areas where local resources have been unable to offset losses of governmental funding. Coupled

with the state's level of employment and financial assistance, social service cuts have added to the economic vulnerability of women and their children.

Child Care. Perhaps the greatest impediment to the employment of mothers is the lack of affordable and adequate day care for their children. The costs of child care consume a significant part of the budget of most working families, certainly of the low income families. It is estimated that from about 15% to over 25% of a family's gross income is absorbed by day care payments. Child care costs the family in other terms as well.

> "Child care is a major issue every time we talk to somebody in our office. In my office, I am the Director, I get one sick day a month - I have no children - my data entry clerk makes a third as much as I do has three children. Everytime one of those children is sick, she has to stay home with them. It takes away from her sick days and I had to talk to her about using her sick leave for we earn sick leave at the same time. I have never worked in a place where a mother with children did not have to use her vacation time to take care of a sick child at some point which robs them of that vacation - it robs them of that time that they all look forward to."

In addition to the cost, quality day care is problematic. A recent report by the Governor's Day Care Task Force drew a troublesome picture of Arizona's day care conditions. Availability of centers, staff/child ratios, licensing standards, monitoring capability, physical and sanitary adequacy; all were found seriously lacking.[24]

While no state in the union has escaped the problem of day care, Arizona has been slow in addressing it.[25] There have been, for instance, employer initiatives in developing individual or cooperative child centers. A consortium of companies in Connecticut have contracted with a YMCA to run a day care center. A large industrial park runs a center for the employees of a business renting there. Cities (San Francisco, Sacramento to mention two)

have formed partnerships with major corporations in their areas to increase child care facilities at local levels, providing cojointly financial assistance for new centers or expansion of existing ones. There are several governmental efforts to link new business development to funding the rising demand for local child care. Such efforts benefit both the public purse that would have to support mothers who cannot work, and employers who will secure higher productivity from employees who would not need to agonize about the care of their children.

Health Care. Equally important to the economic security of women and their children is access to health care. Yet, such access is not always available. A great number of low-paying jobs (21%) held by women provide no health insurance, have no maternity leave or other short term disability benefits. Being employed, many of these women are not qualified for medicaid.

Similar is the situation for many widows and divorced women who lost their health care coverage upon divorce or death of spouse. Older women, even when eligible for Medicare are still subject to unmanageable health care costs and undue hardships. See for instance this case of a 65 years old woman.

> "She receives Social Security in the amount of $369.00 a month. She is diabetic - she has a heart condition - she is currently hospitalized for this. She is over both our AHCCCS and County income guidelines. Her Medicare covers only her hospitalization at this point and this is after the $492.00 deductible and this is on a salary of $360.00 a month to cover all of her living expenses. (It) will not pay for any of her medication that is needed to maintain her health. More than likely, (she) is not able to afford her medication. She goes back into the hospital - she incurs debts that we still can't use in order to make her eligible for the AHCCCS or the County program."

The statistics are even grimmer for minorities. In a recent study undertaken by the Rural Health Office of the University of Arizona, it was found that while 87.9% of low income Anglo widows were covered by private health insurance, only 30% of Mexican-Americans were protected. Native Americans do not have easier access to health care despite the availability of Indian Health Service. Testimony challenged the comprehensiveness of coverage particularly for rural Indians living out of reservations, since Indian Medical Centers are only a few and far apart.

Recent budgetary cuts have restricted AHCCCS eligibility for service despite the recognized need to redefine and expand the category of economically vulnerable populations. Pregnant adolescents are one example.

Teenage pregnancy posits serious challenge to health care cost containment efforts. Medicaid pays 30% of all hospital deliveries to adolescents. Many teenagers do not have health insurance. They become eligibile for Public Assistance only in their third trimester. For the great majority of these adolescents pre-natal care is almost unknown. Yet, without prenatal care these girls have twice the normal risk of delivering a premature, low birth weight baby. That baby is 20 times more likely to die than when the mother is in the 20-24 year age bracket. Teen age mothers develop 92% more anemia and 23% have more complications than young mothers 20-24 years old. The average total cost of caring for a low birth weight baby in a hospital intensive care unit is between $10,000 and $15,000.

Lack of early access to teenagers has been influenced by severe cuts to Women, Infants and Children (WIC) program. In the past WIC had been successful in providing pre/post natal care, nutrition services and overall safeguard health prospects of pregnant mothers and newborn babies. In their

turn, these cuts have contributed to what Sylvia Hewlett estimates the highest rate in premature babies than ever before.[26]

Related services, such as family planning, sex education and family counseling also fell victims of the budgetary ax, ironically becoming thus contributors to higher medical expenses. As testimony asserted, the single largest hospital inpatient service funded by Medicaid is routine newborn deliveries.

Housing. Scarcity of low cost housing is a national urban problem. It is estimated that 1986 mortgage payments take 29% of the median family income, up from 17.9% in 1970. Gentrification of once abandoned "down town" areas has eliminated small, old structures in favor of multi-unit high-cost housing. Arizona's urban centers do not fare any better. In the Phoenix metropolitan area, the average available rental runs from $384.00 for one bedroom to $564.00 for three bedroom apartments. Federal guidelines set eligibility for subsidized housing to households earning less than 80% of median income and pay more than 30% of this income for rent. For a four-person household, 80% of the median income in metropolitan Phoenix is $22,000. According to reports from the City's Housing Authority[27] in 1986, 73,335 households would need housing. Yet only 1/5 (21%) of them are assisted. If growth trends continue in the year 2000 Arizona will have 156,886 needy households.

Without help people live in housing that is physically inadequate, overcrowded, or are required to pay more than 30% of income for shelter. The average family's 30% of income is no more than $84.68 per month. However according to a City of Phoenix Rental Survey the lowest rent and utilities available in the private market is $151.00 a month for a studio apartment.[28]

For the "working poor", a $3.35 hour wage cannot secure a decent, safe, comfortable place to call home. The number of homeless give convincing evidence of the housing dilemma in Arizona. As one of the people presenting their case to this Panel said: "If I am a working woman and can't afford housing, than I am not surprised that other Indians are living in cardboard shacks."

Domestic Violence. Withholding funding support from shelters for battered women and children is an additional assault against poor families. Testimony asserted that "poverty ranks high as the reason women return to "abusive situations". Women who decide to leave employed husbands who abuse them become "instantly poor." Frequently such women have no recourse ". . . to make claims on . . . the family income."

Domestic violence is not a minor problem. Data indicate that 44% of all homicide cases are related to domestic violence. The typical woman victim is under 34 years old. She more often than not has small children. Their lives too become battered. Victims of domestic violence need comprehensive services to recover from the trauma of abuse, restore themselves and develop skills and courage to start a new life. Such services are critical. Failure to provide them threatens the very survival of these women and their children. In the words of a woman victim of abuse, ". . . I have learned to understand why some women never leave an abusive situation. It is a choice . . . a choice of being battered or struggling on your own to support your family. Only the strong survive, either way."

Special Services. Several other areas of services were identified as needed, but are sorely limited in our state. Transportation is one, critical both to a woman's employment and her family's mobility. Dependable transportation will alleviate much of the social isolation of the elderly, most of whom are women. And, accommodating transportation will also connect the disabled with the world around them.

Legal Aid is another service that was often mentioned during the hearings as critically needed but not easily available. Legal aid was seen by the elderly as the reassurance of managing their affairs, pursuing their pension claims, or preparing their will. In lives so harrassed by disruption, legal services provide the security of access to needed advice and assistance with a divorce, home arrangements and child custody.

Testimony pointed out the need for services to minority women and the new refugees, to alleviate cultural and communication barriers and literacy classes providing opportunities to socialize and enjoy. Networks were seen as services valuable to all age groups. For the young to help them develop their capabilities and prevent their dropping out from school. For adults to move out of their shell of fear and loneliness and build supports with others who have experienced the same fate.

> "The woman is the core of the family and now the woman has to go and work for practically nothing because the Native American, the minority woman is uneducated and all they can do is the housework and get very little money . . . We need a lot more of these unbureaucratic small places - emergency places that people can go to when everything else fails . . ."

> "I am a divorcee and the mother of three children and in speaking to you on the topic of domestic violence - although it is very difficult to be one . . . I am one of those one out of six families where there is domestic violence . . . I lived with that kind of violence for fifteen years - partly because I come from an old fashioned family if you want to call it - with high morales. When I saw my son defending me - who is now eleven years old - realized that it hurt them just as bad as it did me. They came first. That is when I was strong enough to say - no more - this is not going to happen to me any more or to my children . . . I didn't know who to go to not because I wasn't intelligent - or because I didn't have an education - I do have an education . . . It is very difficult for me to say to come up and to say that I was part of that - most people ask me why did you ever last that long - fifteen years - if I had that answer I would answer. Maybe because I wanted it to work out - could of been the answer . . ."

> "The system we have built not only has taken away human dignity, but even more destructive, it has taken away hope. Hope, that spark in human spirit that inspires motivation and willingness to strive forward no matter what the obstacles. How, you might ask, can one destroy hope in another person. In this case, it is quite simple. People on the welfare system are maintained at the most basic level of human existence in our state, and made to feel that they should be grateful for this. For example, a family of two receives $233 welfare. The housing that one can find within the budget of welfare assistance, places that family in a high crime area, and housing itself is usually at a subsistence level. There is at least a one year wait for housing."

Inflicted Despair

The cummulative result of all financial calamities that befall poor female-headed families is the rapid loss of social defense mechanisms. Testimony made it evident that the availability of social supports in our state is too limited to recover social deficits created by economic dependency. While there is an excellent network of agencies alert to respond to emerging needs, budgetary cuts, ideological resistance and polical expedience have seriously hindered their effectiveness.

Not only is there inadequate coverage of needs, but shortages are disproportionately felt in certain localities thus, leaving those populations exposed to additional hardships. Most of the state's existing services are concentrated in the two largest metropolitan areas. In a sense this is cost efficient as the largest number of economically vulnerable women are also concentrated there. Nevertheless, equally needy women in rural and remote parts of the state are experiencing the constant threat of unmitigated crises and the despair of social rejection.

Perhaps more detrimental than the lack of services is the personal price exacted from dependent women as a condition for assistance. Testimony after testimony described the humiliation and insult inflicted upon them by our

philosophy of social welfare; a philosophy that clearly ascribes failure to those who are in need. This philosophyis expressed by our emphasis in dealing with families only after they become destitute and by the meagerness of our response, thus never allowing them to really recover. The stigma associated with need and the conveyed sense of fault for one's circumstances -- residuals of old poverty and vagrancy laws -- prescribe an attitude of punitiveness in the help given that devastates the receiver of help. The result is felt both by the individual whose self-respect is damaged, and by the rest of society that then has to pay a higher price for additional care.

"We have been on food stamps for twenty months -- this is the only help I receive from the welfare system. Each time I go to DES, I find that I have to leave my pride and self esteem outside the door. I am, for the most part, treated like a lower form of life. Sometimes, I have felt as though I am being interrogated, nearly always spoken down to, as though I am uneducated. I strongly feel that women, like myself, who try to get away from any form of welfare system should be given more help with food stamps then those who do not try. Food stamps should be used as a crutch to help a family get back on their feet and become self supporting, <u>not</u> as a lifetime disability check. We are continuously penalized for trying -- if we make $100 more a month we get $80 less in stamps, therefore having worked for only $20 cash. In this way, we can never get ahead, and I feel that at this point, many women just become depressed and give up trying -- that is when welfare becomes a lifetime vocation. The entire system needs to be re-vamped -- giving <u>more</u> help to those trying to help themselves, and <u>less</u> to the people that just sit back and let the system support them in every way. Perhaps a decent set amount per month, for say a period of a year to let us get on our feet, needs to be considered so that we can take a job that pays us benefits and lets us advance to the point of survival after a while.

FACING THE PRESENT

> "Trying to help myself but I don't get any help to help myself . . . My mind is confused . . . Disappointed that there is no help for people who hurt so much . . . Hurts to think I have to take this for the rest of my life."

In the midst of all this social upheaval the only element that remains constant in our society is that women are the primary care givers in the family. Whether single or married, living in in-tact families or carrying the main financial responsibility for their households, women are the ones who care for dependent children, disabled adults, active spouses, and elderly parents. It is through this bonding of caring that familial integration is maintained.

"Inequality of Sacrifice"

Despite the importance of their role in society, women themselves are not valued by our system. A review of policies, census data, research studies, and a careful look into the work of agencies make a strong case of the "inequality of sacrifice"[29] exacted from women in the United States. Income inequity, job segregation, social insecurity, inadequate services and miserly supports, all contribute to a life of deprivation and despair. Forty hours of testimony established the undisputable impression of the low self-image, thwarted aspirations, traumatized sensibilities and the physical and emotional hurt of these women. It is as if there is a systematic effort blocking American women from entering society's mainstream and sharing in this country's growth.

Perhaps there is one because a number of criticisms have been recently mounted against women, accusing them for the calamities that have befallen them. See for instance the argument that welfare has been conducive to

social disintegration by providing women with economic support.[30] Simply the point made in this argument is that mothers have babies so to be on welfare. Yet research has found no impact of welfare on fertility.[31] It has not been established that AFDC serves as a direct incentive to terminate a relationship. It may encourage already single pregnant women to keep their babies, but even this decision is influenced by many other factors including access to birth control, possibility of abortion, social pressures and personal needs.

> "Right now our packet of birth control pills on the market cost between $11.50 and $15.00 a packet - that is one a month - and an exam at an OBGYN's office -initial exam here in town is $50.00 for the initial exam if you are a new patient. That is $50.00 plus $12.50 approximately a month that these women have to pay - on low income - on no money at all - many people eligible for AHCCCS of course have virtually no money - they can't afford this - therefore they are destined to have more children because they are normal human beings - they make love and they don't have access to getting things they can use for birth control."

But accusations persist. Having been thus financially independent, the argument states that women are interested neither in marriage nor in developing their own earning capability. "What is going to happen to marriage and childbearing" asks a demographer[32] "in a society where women really have equality?" In the above views, women's economic independence - whatever this means, has become the culprit of divorce, of young girls becoming pregnant, of husbands abandoning their wives and fathers refusing to pay child support.[33]

This indirect indictment on men not withstanding, these criticisms are voiced when "(T)here is no doubt whatsoever that the old are primarily female, that the poor are primarily female, that those on welfare are primarily female, that those in mental institutions are primarily female,

there is still no recognition that the condition of poverty is significantly related to the condition of women; or that the status of old people for instance, is that it is because the bulk of the old are women."[34]

Individual Troubles, Social Concerns

"Private choices have public effects" rightly argues the Working Group on the Family in its recent Report.[35] By the same reasoning, public decisions influence private experiences. Forceful social revolutions have changed the texture of women's lives and consequently the life of their families. Women's increased participation in the labor force is one such influence. Many families are well off financially due to working women. But also many families cannot make ends meet despite the full employment of a woman. Wage levels, conditions of employment, availability of resources such as low cost housing are not individual choices but depend on governmental decisions.

Even small shifts in income can have potent effects. "If the upper fifth of American households get an additional 1% of total income," estimates David Wessel of the Wall Street Journal, "its purchasing power rises about $20 billion". Similarly although the poverty rate last year was only one percentage point higher than in 1980, 3.8 million more people were living in poverty.[36] Others estimate differences in poverty levels to be much higher.[37] Nevertheless the point remains that there are definite "gainers" and "losers"[38] as a result of public policy. The growing gap between the haves and have-nots is about to receive another jolt as the federal government's new bill eliminates the steeply progressive tax rates thus removing even the symbolism of distribution. This decision too will have a strong impact on millions of private lives.

On the other hand there are those who argue that the present changes in family structures though severe, give a deceptive picture. While they seem as if they are departures from the norm, in fact they constitute now "75% of the norm."[39] That is, such recently witnessed phenomena as the decline of child-bearing and rising age at first marriage, are really a resumption of past trends interrupted by the post World War II economic euphoria. That period, the argument goes, when optimistic young men and women were led to early marriages and large families "was the real aberation" and not the present one.[40]

In either case the analysis conveys that the poor women and their families today have a choice. Yet numerous studies demonstrate that people on welfare wish for themselves the same kind of life that any person anywhere in middle-America.[41] "To suggest that the women on welfare have substituted a revered ethic with one of questionable virture implies that these women enjoy their situation, that they have dynamically sought its attainment and thus are now fulfilled and gratified."[42] Yet none of the women who shared their experiences with the Panel conveyed any satisfaction with their lot in life. What we saw among these women was not a relaxation of mores, not the development of a new code of moral rectitude, but rather the helplessness of entrapment, a gradual emaciation of their security and hope. "I am in a limbo sort of existence," as a woman told the Panel. It is indeed amazing that any of them has the resilience to persevere in seeking an exit from this bureaucratic inhumanity.

Welfare Reform

Every administration, whether federal or state, has had welfare reform as part of its objectives. The expressed intent is realistic. At time of economic pressures such as these we face today, there is strong protest

against the deployment of public expenditures, particularly in the field of welfare.

However none of the recent reform efforts include a comprehensive set of policies that could strengthen family life and protect the well-being of women and children. From a public policy perspective recent changes were not guided by any new strategy for reducing poverty and meeting the essential needs of the poor. At best, welfare reforms so far were incremental changes in long established patterns of policy preference. Analysis of the recent policies indicate that "no new goals have been set for ensuring even the minimal well-being of families and individuals."[43]

In fact there has never been a successful attempt to create a coherent set of programs that work together to meet the needs of low income individuals and families and to assist them to become self-sufficient. As a nation we do not have uniform income maintenance provisions for poor families. We have no statutory maternity benefits. We have no universal child-care. We have no national health care program. Instead we have a patchwork of programs, each developed separately from the other functioning in uncoordinated, fragmented fashion. In short, reforms so far have been "resorts to oversimplification in order to portray (the administration's) vision of what is wrong with an existing program or policy."[44]

CONFRONTING THE FUTURE

> "Some people tell me change does not come overnight. I am encouraging those who are in a position to make changes -- CHANGE THE PLIGHT of the elderly so that they will be provided for as they provided for us."

This investigation has convinced the Panel that the barriers to women's economic development are pervasive and systemic. It has also made the Panel aware that "policies that hurt some women, potentially hurt all women".[45] It is important therefore that, if we are interested in preserving the integrity of the family, we must focus on minimizing the number of women and children who live in poverty, so to enable them to engage in that "relationship of connection,"[46] that sense of belonging, which is their participation in society's mainstream.

A Plan for Change

Problems so complex and long-standing cannot be resolved with simplistic policies and quick remedies. Attempts to do so in the past have ended in fruitless expenditures and the backlash of frustration.

In exploring fiscally prudent and morally responsible ways of addressing poverty issues in Arizona, the Advisory Panel recommendes that the state adopts a Family Security System plan.

The proposed plan is based on the Health Maintenance Organization (HMO) model. Like HMOs, Arizona's Family Security System (FSS) is founded on the concept that maintaining wellness is economically smart and socially advantageous. The organizing principle of the Family Security System (FSS), like that of HMO, is that in illness prevention is better than treatment; and that

the goal of health is reached through multiple therapeutic interventions and promotional efforts.

Furthermore, like HMO, Arizona's Family Security System (FSS) must function on an inclusionary policy. It addresses comprehensively the vulnerabilities of social living and people at risk, and mobilizes a broad spectrum of resources in creative public/private sector partnerships. In so doing, Arizona's Family Security System (FSS) will afford the State's leaders to both convey and take advantage of the interlockings of individual and social wellbeing.

Whether we like it or not, all of us in the modern world depend upon one another for our economic survival and social interaction. The test of economic nationality, Topliss has pointed out, is the realization that social responsibility for individual welfare must increase and must address broader aspects of the citizen's life. "This realization marks the development of the view that providing for the personal welfare of individuals is often not only compatible with, but conducive to, the economic and social well-being of the society as a whole."[47]

It behooves then a caring and progressive society to establish the conditions in which all its members have a fair chance to exercise their citizenship. American women, including those in poverty, crave for their fair chance too. Therefore, successful intervention ". . . must not only offset chronic disadvantages, but should also instill the security of one's entitlement to the "good life" if there is to be restored to the individual some measure of equality of opportunity to compete."[48] It is the Panel's conviction that the proposed Family Security System is a step towards that goal.

Policy Recommendations

In presenting its recommendations the Panel wishes to emphasize the imperative of an integrated effort in promoting the welfare of Arizona's women. An effective Family Security System depends on the dynamic congruence of needs and responding services. Therefore the Panel urges that the Governor's Office of Women's Services is maintained and supported by an Advisory Board to continue its role in assessing, coordinating and mediating conditions influencing the well-being of women in the state.

The Panel is aware that the division in presenting these recommendations is quite arbitrary. The issues are interrelated and provisions in one category have enormous impact on the resolution of problems in other areas. It is by the simultaneous mediation in all aspects of social/individual experience that any solution to the problems of poverty can be anticipated.

Specifically the proposed Family Security System (FSS) includes recommendations in all three areas of inquiry. They are presented in order of priority of implementation. Recommended provisions are considered URGENT, requiring immediate attention, CRITICAL, and must be responded to within one year; and ESSENTIAL and their design should not be delayed for more than two years.

The primary purpose of the Arizona Family Security System is to strengthen Arizona's families. The following blueprint identifies the specific steps needed.

Changing Family Structures. The objective here is to meet income needs for women and their families in ways that are less costly in both financial and human terms; prevent further damage to them by supporting the integrity and safety of the family and providing tools for self-management; and assume leadership in the exploration and design of policies that utilize broader financial and technical resources in the promotion of family well-being.

leadership in the exploration and design of policies that utilize broader financial and technical resources in the promotion of family well-being.

Urgent

- Revamp the AFDC program to: (1) increase family grant up to, or closer to the standard of need; (2) allow a realistic transitional period before termination of benefits after employment; (3) expand AFDC benefits to households where father is present but unemployed.
- Enforce Child support laws and facilitate their implementation by appointing pro-tem judges to expedite backlog of cases.
- Honor decision of tribal courts regarding child support and spousal maintenance of Native American families.

Critical

- Establish a flexible entry into AFDC program so that mothers with children could receive partial assistance without needing to become destitute before they are eligible for benefits.
- Include in the general assistance category of Public Assistance program provisions for middle-aged women who do not now qualify for SSI or AFDC.
- Demonstrate initiative in promoting national policy ensuring uniform benefits in income maintenance and health care.

Essential

- Utilize public/private resources to develop social/educational programs addressing evolving needs of women in their changing roles. For example: career orientation, single parenting, budget management, political participation.

- Utilize media to promote understanding of the challenges of modern life and of ways of facing them.
- Undertake and support efforts to research and develop knowledge on issues affecting changing family structures, and mechanisms to meeting needs.

Labor Market

Objectives here concentrate on raising the value of women's labor and ensuring that employment leads to economic self-sufficienty. Such efforts, while more costly in the short-run, are very cost-effective when long-term planning is allowed. Successful employment that pays well safeguards women's well-being and personal satisfaction while minimizing welfare costs and health care expenditures.

Urgent

- Raise level of minimum wages so full time workers can secure a living.
- Revamp training programs to allow for skill development that insures a woman's entry to stable employment and living wages.
- Enforce legislation that guarantees pay equity.
- Enact legislation that establishes proportional fringe benefits for part time workers.

Critical

- Develop incentives for employer initiated child care programs.
- Develop public/private approaches to effect structural and policy changes facilitating the employment of disabled workers.

- o Develop support systems that promote the feminization of capitalism: for example provide "start up" support in marketing, financing, accounting, and legal services to establish small businesses, women's cooperatives and other entrepreneurial ventures which bring women into the market's mainstream.
- o Establish a pension integration system that affords portability of pension benefits.
- o Establish flexible eligibility standards for participation in educational and training programs.
- o Work with educational institutions and employers in the development of outreach programs to introduce children-at-risk to educational and employment opportunities.
- o Establish mechanisms and funding for portable delivery of educational and training opportunities in rural areas.
- o Establish flexible eligibility standards for participation in educational and training programs.
- o Establish coalitions with ethnic communities and agencies to promote affirmative action programs addressing specific employment needs of minority women.

Essential

- o Invest through study and pilot projects in the application of comparable worth.
- o Pursue through legislation policy of full employment.
- o Invest through study and pilot projects in the application of flexible work schedules.

- Invest through study and pilot projects in the application of flexible work schedules.
- Undertake efforts to research and develop knowledge on issues influencing women's employability, development, and successful entry into the labor force particularly as they relate to needs of minority women in rural communities.

Social Supports

These recommendations address services that are crucial in overcoming problems and meeting non-income needs. The effort is to make efficient use of existing expertise and services and to develop a network of support that facilitates a woman's engagement in her employability and life plans.

It is important therefore that the Governor's Office of Women's Services link with local agencies whose professional focus relates to any of the identified areas.

Urgent

- Invest in building affordable housing to relieve the plight of the homeless and insure accommodations for low income people.
- Establish public/private approaches to dependable and affordable transportation system to facilitate mobility of poor women.
- Establish public/private approaches to develop quality child care arrangements available on a realistic sliding scale fee for mothers of all incomes.
- Insure funding for adequate services (similar as all above) in rural areas where resources have been traditionally lacking.

Critical

- Coordinate system of delivery of social services with centralized information and data collection so that managerial efficiency is maintained.
- Utilize expertise and resources of specializing agencies, and state funding to support family planning services.
- Utilize community expertise to develop approaches for protective services for battered women and children.
- Utilize and support community resources to develop services addressing the needs of middle-aged and older women in their evolving roles and situations.
- Establish coalitions with community institutions for flexible child care, including day, evening and after school care.
- Encourage local governments to establish ordinances requiring industrial park developers to incorporate in their designs child care facilities.
- Create an interest-bearing account for title companies (similar to Interest on Lawyer's Trust Accounts) and use the money for building low-income housing.
- Establish State Health Insurance Fund, patterned on the State's Worker's Compensation Fund, to make it economical for small employers to insure their employees.
- Support existing state laws regarding shelters for victims of domestic violence and provide needed staff and facilities to meet present emergency needs.
- Adjust eligibility criteria for state supported health care services to reflect a more realistic appraisal of costs to meet medical needs.

- Establish pre/post natal health care services specifically addressing teenage mothers including outreach and education.

Essential

- Establish mobile clinics for general medical, nursing and social services to reach neighborhoods in preventing serious health care problems.
- Establish in collaboration with the private sector approaches for health-education programs addressing particularly the needs of teenagers.
- Develop intergenerational support systems by investing in pilot programs exploring possible elderly/child program linkages; senior companion services; recreational guardian employment for elderly women; adult/citizen education for women and other occupational programs that utilize the resources of elderly women.
- Utilize media to promote public awareness of problems besieging women and their children and their possible solutions.
- Enlist the support of experts in developing programs aiming at sharpening the sensitivity of lawmakers, law enforcers, and other public servants about problems besieging women and their children and the need for effective intervention.
- Undertake efforts to research and develop knowledge furthering the effectiveness of supports and services available to women and their children.
- Initiate and/or support coalitions with churches, schools and other facilities in small and rural communities, to develop day care and after-care cooperatives.

The need to see Arizona's Family Security System (FSS) in its totality cannot be overemphasized. To address certain aspects of it at the exclusion of others not only will jeopardize its purposes but will reduce it into another instrument of social division. Competition for programs, experience has taught us, leads to "we-they" cleavages that separate beneficiaries of the programs from the social whole and subjects them to the cruelty of welfare backlash. If our intent is to strengthen Arizona's families then we need to provide for the poor among them the means to become undisputable members of our community.

The members of this Panel are sensitive to the risks in making these recommendations. Perhaps a more modest plan with emphasis on so-called "feasibility" would have been more acceptable. However it was our decision not to compromise the integrity of our task. We understood the thrust of this Advisory Panel to be an assessment of the conditions of poverty among women in Arizona. We did and we concluded that "the system" is the main culprit. We recommend fundamental changes in this system and comprehensive intervention in all areas of need. Political choices should not be allowed to emphasize one area of intervention at the expense of others. To do so is to misrepresent social reality. The danger then is that we might risk the credibility of programs which are important in their own right, by linking them with the solution of a problem with which the public happens to be concerned at the time.

CONCLUSION

> "I ask you to make a conscious (sic) extraordinary effort to hear these women directly for the sake of the best followup of findings in these Hearings . . . but also, since there is so much despair and hopelessness in poverty, to hear them for the sake of their children and grandchildren, so that the message left with them will be one of at least some hope rather than despair and anger."

Poverty is insidious. It wastes human energy and leads to unproductive public expenditures. Therefore it is both prudent and humane for the state's leadership to establish the mechanisms which remove the hazards of indigence.

Reversing the detrimental course to which the American family has been condemned, requires comprehensive intervention on the part of all levels of government and all sectors of society. There is need for short-term measures that attack immediate emergencies, and long-term strategies that set developmental plans for the future. Such approaches must rest on the reasoning that the costs of human neglect are eventually paid by the larger society in loss of resources and compensatory expenditures. A comprehensive approach such as this proposed by this Panel also rests on the basic ethos of a society that feels revolted by the unfair sacrifice demanded from the American family.

Addressing conditions of economic vulnerability is the first step. The Advisory Panel, in its review of the state of poverty among Arizona's women, has identified factors which individually and synergistically jeopardize the very livelihood of a great size of our population.

Many of these factors are the result of social changes, by-products of historical developments far beyond the control of the individuals involved, or even of governments. Nevertheless, these factors need to be confronted

with governmental intervention so that the risks do not fall heavily upon women and their children. Several recommendations of the Advisory Panel aim to counteract the detrimental effects of social trends on Arizona's families.

The Advisory Panel's inquiry confirmed that by far the greatest causes of the poverty entrapment experienced by women and their children are rooted in the practices of our social institutions. Meager minimum wages, unemployment, job inequalities, inadequate child care, social prejudices that foster women's second-class status, and a Public Assistance system designed to restrict and humiliate, have plunged women in the hold of social insecurity and economic impotence.

Past failures of our system should not be allowed to continue. The Advisory Panel has made specific recommendations for reparative legislative action. However rehabilitation of a dysfunctional system can have only a limited scope. It is the Panel's intent to challenge the State's leaders out of revised old formulas into establishing novel approaches which insure not only economic adequacy for women and their children, but opportunities for them to become full-fledged participants in society's functioning. The proposed Family Security System advocates the economic self-sufficiency of the family as the means to enhance the state's citizenry.

It is fashionable these days to blame the demise of the American family on the size of the government and the extent of the interference with the lives of individuals. There are recently several proposals for "constitutional arrangements" to replace "social policies."[49] The irony of the statements notwithstanding -- after all social policies by any other name are policies, that is, tools for guiding social action -- these proposals claim to solve the "welfare" problems by withdrawing all governmental assistance, abandoning people to their fate.

The government has indeed been part of the problem, not because it has intervented but because of the political choices in its social mediation choices that systematically excluded women from society's mainstream. It is now the need for "the government" to become part of the solution by acknowledging the actual impact of its past practices and assuming the reins of social reform.

The proposed Family Security System accepts as a legitimate goal of the political system to intervene through governmental institutions in order to create the conditions under which its citizens can pursue their individual goals. As James M. Buchanan, the new Nobel Laureate in Economics, said in a recent speech, "... We should be extremely irresponsible if we acquiesce in the inference that reform and reconstruction are not possible. It is time to move beyond the slogan that government is the problem and to think long, much and hard about the prospects for constructive institutional change."[50] The Advisory Panel strongly recommends the Family Security System in all its components as the best direction for constructive social change in Arizona.

Footnotes

1. Sharon Bernstein Megdal. "Women in the Arizona Economy: A Profile." In Women and the Arizona Economy. J. Monk and S. Schlegel, Eds. Research Report Prepared by the Southwest Institute for Research on Women. First Arizona Women's Townhall, 1986.
2. Lester M. Salamon and Alan Abramson. The Federal Budget and the Nonprofit Sector. (Washington, D.C.: 1982): Quoted in Marc Bendick, "Privatizing the Delivery of Social Welfare Service," Project on the Federal Social Role (Washington, D.C., 1985), p. 10.
3. In Arizona Informant. No comparable data were available for Native Americans. Current Population Report gives the 1982 median family income of all families to be $23,433, with that of Native Americans only $6,761 less. This puts American Indians above Black and Hispanics. The category includes Eskimo Alentians who enjoy, in general, a higher economic level due to Alaska property rights policy.
4. League of Older Women. Mimeographoed Communication.
5. Ibid.
6. Harold Rogers. Poor Women, Poor Families. The Economic Plight of America's Female-Headed Households. (Azmonk, NY and London, England, 1986), p. 39.
7. Ibid., p. 40.
8. Barbara Ehrenreich and Frances Fox Piven. "Women and the Welfare State." In Alternatives, I. Howe (Ed.) (New York, 1984).
9. S. Megdal, op. cit., p. 71.
10. L. Weitzman. "The Economics of Divorce: Social and Economic Consequences of Property, Alimony and Child Support Awards." UCLA Law Review, Vol. 28 (1981).
11. "Most Moms On Own Get No Child Support." The Arizona Republic (November 16, 1986.
12. Report of the Governor's Task Force on Child Support (Phoenix, 1986).
13. The three categories were: Old Age Assistance, Aid to the Blind and Aid to the Disabled. All income transfer programs mentioned so far were part of the provisions of the Social Security Act of 1935. Only two social insurance programs involve state funds: unemployment insurance and worker's compensation -- a policy that preceded SSA. Perhaps one should consider the provision of food stamps as a form of income support. Established in 1964, and made virtually uniform in 1977, the food stamp program is operated as a county-by-county basis within each state. This program too experienced the recent budgetary cuts.
14. Poverty in Arizona. A People's Perspective. Report prepared by the Arizona Community Action Association, Inc. (Tucson, December 1985).
15. S. Bernard. The Economic and Social Adjustment of Low-Income Female-Headed Families. Quoted in A. Coudroglou, Work, Women and the Struggle for Self-Sufficiency (Maryland 1982), p. 37.
16. Barbara Ehrenreich and Frances Fox Piven. "Women and the Welfare State." In Alternatives, I. Howe, (Ed.) (New York, 1984), p. 46.
17. Bettina Berch, The Endless Day: The Political Economy of Women and Work. (New York, 1982), p. 88.
18. For an extensive review of the literature on this issue see A. Coudroglou, Work, Women and the Struggle for Self-Sufficiency, op. cit.
19. For an extensive review of research on training programs see A. Coudroglou, op. cit.
20. Manpower Development and Training Act of 1962; Comprehensive Employment and Training Act of 1973; Job Training Partnership Act of 1983.

21. Lawrence M. Mead. Beyond Entitlement. The Social Obligations of Citizenship (New York, 1986).

22. Rosabeth Kanter. Work and Family in the United States: A Critical Review and Agenda for Research and Policy. (New York, 1977).

23. J. S. Hunsaker. "Work and Family Must Be Integrated." Personnel Administration 28, No. 4 (1983).

24. Arizona's Children, p. 15.

25. Ibid.

26. An interview with Sylvia Hewlett. People (October 20, 1986).

27. David Bowler. Arizona's Housing Challenge (Mimeographed paper).

28. Ibid.

29. The Impact of the Reagan Budget on Women. Coalition on Women and the Budget (washington, D.C., March 16, 1983).

30. See for instance Charles Murray, Losing Ground American Social Policy (New York, 1984).

31. See for instance the David Ellwood and Mary Jo Bane study for the U.S. Department of HHHS. "The Impact of AFDC on Family Structure and Living Arrangements" (Washington, D.C. 1984). Also discussed in Joseph Peder and Fred R. Glahe, The American Family and the State (San Francisco, 1986), pp. 391-396.

32. Charles Westoff, quoted in Wall Street Journal (September 25, 1986).

33. See for instance the editorial "Throw Away Families" in The Phoenix Gazette (November 19, 1986).

34. Andrea Dworkin. Quoted in Feminization of Poverty Hearings. Working Report and Recommendations. Advisory Council on Women. San Mateo County, 1985.

35. The Family Preserving America's Future. A Report of the Wroking Group on the Family. Mimeographed (November 1986), p. 4.

36. "Growing Gap" Wall Street Journal (September 22, 1986).

37. Ibid.

38. Martha R. Burt and Karen J. Pittman. Testing the Social Safety Net (Washington, D.C. 1985). See also studies of the Institute for Research on Poverty. John L. Palmer and Isabel Sawhill (Eds.), The Reagan Record, An Assessment of Americas' Changing Domestic Priorities (Cambridge, Mass, 1984).

39. Wall Street Journal (September 25, 1986).

40. Ibid.

41. See Coudroglou.

42. Ibid., p. 135.

43. Tom Joe and Cheryl Rogers. By the Few for the Few. The Reagan Welfare Legacy. (Lexington, Mass, 1985), p. 149.

44. Ibid., p. 153

45. B. Ehrenreich and F. Fox Piven, op. cit, p. 42.

46. Term attributed to Carol Gilligan, quoted in R. Sidel, op. cit., p. 209.

47. Eda Topliss. Provision for the Disabled (Oxford, 1975).

48. Coudroglou, p. 143

49. The Family: Preserving America's Future, op. cit.

50. Wall Street Journal (November 4, 1986).

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"I am with the County Attorney's Office in the Civil Division. Among the duties of the Civil Division, the mini duties of the Civil Division, is the enforcement of child support. What I am going to tell you is what I am told by fathers who don't pay child support, and don't let anyone delude you of this. I have maybe one or two mothers paying support in my office out of between 600 and a 1,000 cases. Mothers take care of the children in this community - I don't know about any other community but in this community its the mothers that aren't paid child support. Let me also not delude you of any other notions you may have about who doesn't pay child support. It runs the gamut in this community from men who make over a quarter of a million dollars a year to men who make nothing, or tell us they make nothing and have no income, taxable income that you could ever find. Why do they not want to pay support? The major reason we hear in court and in my office is because I am married again and I owe a duty of support to my new children and my new wife and I just don't have it in my budget anymore to continue the support payments. That happens 75% of the time - three quarters -75 out of 100 people who will tell us why they don't pay support is because they have a new family to support. What is the next reason? This is a rural community. Six months out of the year, some fathers pay support on a real regular basis and then they are gone to California, following the crops and we don't grab them any more. The farm worker community - the transient community if you will. We pick them up every six months. I am not too worried about these fellows bacause I know they will be back working for various fields, we know how to get in touch with them and we get in touch with them. The next group. These are the hardest group. These are the ones that say - I just won't pay - day in day out they skip - they leave this community and they refuse to take care of their children and they really don't care what we do to them. Every time we hit them with a wage assignment, every time we use any type of sophisticated enforcement technique they conveniently lose their job. We would like to put them in jail. We would like to do a lot of things to them - how do you find out whether or not they quit or just lost their job? It is very difficult for smaller employers. With the smaller employer there is not much you can do. They come in and say we had a downturn in business - we had to let them go. Everyone smiles, they go on to the next dry wall hanger or the next construction company. These people a lot of times are very high earners but because of the transient nature and the transient style and type of their job we are unable to utilize the enforcement techniques that we have available to us at the County Attorney's Office. So we lose them and it takes six weeks to eight weeks to pick them up again in a different county or even maybe in a different state, and depending on the state you get to it maybe six months to a year before the next support payment comes. Then there is the large group of fathers who come in and tell us I can't pay and those fathers can't pay. They are unemployable, unemployed, most of them without any educational skills or work skills - they flat work from day to day cleaning yards, working as cooks, in some cases, working in Circle K's if they are lucky enough to get a job making minimum wage even if they are supporting themselves, the most they can afford to pay is not, believe me, sufficient to even keep a child in clothes."

"I would like to thank the panel for allowing me to come before you and speak. I want you to know that I am not here to advocate on behalf of any one agency, but hopefully I can speak for many people that I have met who have found it very difficult to put into words a description of their experience in poverty. I think of this hearing instead of Women in Poverty as Women in Dependency, and I think that covers a wide range of situations. I could come here not to describe things that I've seen personally, abuse, insult, prostitution and dope, but instead I would rather talk about a positive aspect and hopefully I can get in all of what I came to say in the five minutes. If not, at least I did say something. I have been staying down at the Women's Shelter on West Madison, and since I've been there I have been blessed to meet many gifted, talented people who have the potential to help themselves. My complaint or statement as far as the way women in poverty and poor people in general, amounts to the fact that poverty is not being addressed from a self-help perspective. People have the ability to develop and cultivate their own potential and become self-sufficient, self-sustaining people, but instead most of the programs that I have encountered maintain poverty rather than helping a person to bring themselves up out of poverty because it's not being addressed from the perspective of self-help. I came here with the attitude of something I heard Vice President Bush say in 1982. He told a group of leaders who came to him don't bring an old agenda, because we've tried those programs and we know they don't lead to the promised land. I am going to just have to use cliches, and one of them is if you give a man a fish, then you feed him for a day. If you teach a man to fish, then he can feed himself. The poor need fishing poles, they don't need fish. I personally would rather have the one time only grant from the welfare office toward a future that would enable me to help myself, rather than be maintained for a lifetime on welfare. This nation was established with reliance and self help and I think until lawmakers begin to recognize the need to disassemble this growing welfare state and get back to grass roots, self help programs, that we will continue to see poor people growing in numbers and masses and I think it's very unfortunate that talent and creative genius of people is being unaddressed and ignored and solutions and millions of dollars are being spent when many times people could help themselves. So basically, what I am saying to you, of course in a poverty situation you are exposed to the more harsh elements of life and so without protection and security, you are, of course, exposed to assaults and degradations and many things that kill the creativity, the positive outlook of the individual and what you end up with is a disillusioned person who dreams have been destroyed. I think that lawmakers should look very carefully at self help programs and look very carefully at ways to cultivate the God given talent and abilities that are born in every human being. Remember that on the Statue of Liberty the statement that says "Give me your huddled masses." Back on Madison Street you will find many people who appear to be poor, but they are really rich people if they could just be helped."

Arizona Population, 1910-1980

	1910	1920	1930	1940	1950	1960	1970	1980	1985 [a]
State	204,354	334,162	435,573	499,261	749,587	1,302,161	1,775,399	2,718,425 [b]	3,263,000
Counties									
Apache	9,196	13,196	17,765	24,095	27,767	30,438	32,304	52,108	52,800
Cochise	34,591	46,465	40,998	34,627	31,488	55,039	61,918	85,686	95,300
Coconino	8,130	9,982	14,064	18,770	23,910	41,857	48,326	75,008	86,300
Gila	16,348	25,678	31,016	23,867	24,158	25,745	29,255	37,080	37,200
Graham	23,999 [c]	10,148	10,373	12,113	12,985	14,045	16,578	22,862	23,900
Greenlee		15,362	9,886	8,698	12,805	11,509	10,330	11,406	11,600
Maricopa	34,488	89,576	150,970	186,193	331,770	663,510	971,228	1,509,262	1,860,000
Mohave	3,773	5,259	5,572	8,591	8,510	7,736	25,857	55,865	68,300
Navajo	11,471	16,077	21,202	25,309	29,446	37,994	47,559	67,629	73,400
Pima	22,818	34,680	55,676	72,838	141,216	265,660	351,667	531,443	638,000
Pinal	9,045	16,130	22,081	28,841	43,191	62,673	68,579	90,918	104,000
Santa Cruz	6,766	12,689	9,684	9,482	9,344	10,808	13,966	20,459	24,000
Yavapai	15,996	24,016	28,470	26,511	24,991	28,912	37,005	68,145	85,500
Yuma	7,733	14,904	17,816	19,326	28,006	46,235	60 27	90,554	89,200 [d]
La Paz									13,500 [d]
Large Cities									
Phoenix	11,134	29,053	48,118	64,414	106,818	439,170	582,500	789,704	866,680
Tucson	13,193	20,292	32,506	35,752	45,545	212,892	262,933	330,537	337,540

Sources: 1910-1980 Data: U.S. Department of Commerce, Bureau of the Census.
1985 Estimates: Valley National Bank, Arizona Statistical Review, September 1985.

Notes:
a. 1985 figures are estimated, except the figure for Phoenix, which is an actual 1984 count.
b. In some places, the 1980 figure is listed as 2,718,215, somewhat lower than the total of the county figures.
c. Includes Greenlee County.
d. As of January 1, 1983, Yuma County consists of the southern 7.8 square miles of what was formerly Yuma County. La Paz County, formed on that date, consists of the northern 29.7 square miles.

Poverty Status of Arizona Households, 1970 and 1980

	Total[a]	Norminority	Black	American Indian	Hispanic[b]
			1980		
All Families					
Number of Families	709,912	518,114	17,209	29,129	96,286
Number of Female-Headed Families	82,949	48,395	4,822	7,245	14,948
With Children Under 18	58,412	30,935	3,946	5,962	11,649
With Children Under 6	21,741	8,326	1,768	3,207	5,416
Income Below Poverty Level					
Number of Families	67,577	24,576	3,888	11,694	17,524
Number of Female-Headed Families	22,974	7,109	2,149	3,926	6,367
With Children Under 18	20,169	6,059	1,973	3,344	5,734
With Children under 6	10,508	2,388	1,133	1,938	3,215
Income below 125% of Poverty Level					
Number of Families	96,628	38,806	5,135	14,066	24,820
Number of Female-Headed Families	29,511	10,077	2,657	4,674	7,873
With Children Under 18	25,491	8,322	2,395	3,981	7,013
With Children Under 6	12,713	3,129	1,316	2,253	3,806
			1970		
All Families					
Number of Families	438,389	339,854	10,920		69,449
Number of Female-Headed Families	42,505	27,845	2,672		8,615
With Children Under 18	29,749	18,021	2,245		6,629
With Children Under 6	11,257	5,272	1,311		3,145
Income Below Poverty Level					
Number of Families	50,359	23,591	3,318		14,059
Number of Female-Headed Families	14,648	6,137	1,697		4,481
With Children Under 18	12,683	5,046	1,597		3,973
With Children Under 6	6,453	2,254	1,002		2,047
Income Below 125% of Poverty Level[c]					
Number of Families	71,064	35,559	4,348		20,205
Number of Female-Headed Families	17,714	7,899	1,902		5,338

Source: U.S. Department of Commerce, Bureau of Labor Statistics.

Notes:
a. Total includes ethnic/racial groups not separately identified. To obtain norminority figures, the numbers reported for Hispanics were subtracted from the numbers reported for whites.
b. Includes persons of Spanish language or Spanish surname.
c. Data on the number of female heads with income less than 125% of the poverty level with children under 18 or 6 years were not reported in the 1970 census.

Poverty Status of Households Headed by Women
Arizona, 1970 and 1980

	Total	Norminority	Black	American Indian	Hispanic
% of Families that are Female-Headed					
1980	11.7	9.3	28.0	24.9	15.5
1970	9.7	8.2	24.5	—	12.4
% of Female-Headed Families Below Poverty Level					
1980	27.7	14.7	44.6	54.2	42.6
1970	34.5	22.0	63.5	—	52.0
% of Female-Headed Families Below 125% of Poverty Level					
1980	35.6	20.8	55.1	64.5	52.7
1970	41.7	28.4	71.2	—	62.0
% of Families with Income Below Poverty Level Headed by Women					
1980	34.0	28.9	55.3	33.6	36.3
1970	29.1	26.0	51.1	—	31.9
% of Families with Income Below 125% of Poverty Level Headed by Women					
1980	30.5	26.0	51.7	33.2	31.7
1970	24.9	22.2	43.7	—	26.4

Source: U.S. Department of Commerce, Bureau of the Census: Table 58 of 1970 Census; Tables 82 and 92 of 1980 Census.

Notes: a) Total includes ethnic/racial groups not separately identified. To obtain norminority figures, the numbers reported for Hispanics were subtracted from the numbers reported for Whites.
b) Includes persons of Spanish language or Spanish surname.

Median Income in Arizona, Statewide and by County, 1980

	Women		Men	
	All Workers	Full-Time, Year-Round	All Workers	Full-Time, Year-Round
State	$5,190	$10,106	$11,745	$17,168
Counties				
Apache	3,684	9,034	6,923	12,959
Cochise	4,170	9,526	9,936	14,577
Coconino	4,032	9,367	9,728	16,164
Gila	3,859	9,287	11,507	17,442
Graham	3,169	7,608	9,629	14,420
Greenlee	3,544	10,887	20,067	22,905
Maricopa	5,752	10,411	12,569	17,879
Mohave	4,156	8,837	10,739	16,855
Navajo	3,665	8,488	10,051	16,105
Pima	5,131	9,938	11,347	17,023
Pinal	3,912	9,043	10,535	16,364
Santa Cruz	4,162	8,638	9,891	14,545
Yavapai	4,249	9,237	10,170	15,653
Yuma	4,180	9,160	9,635	13,747

Source: U.S. Department of Commerce, Bureau of the Census: Tables 71 and 180 of 1980 Census.

THE CHANGED AMERICAN FAMILY

	1965	1980	1985
Working women (% of all women 16 and over)	36.7	51.1	54.7
Fertility rate (# of children the average woman will have at the end of her childbearing years)*	2.9	1.8	1.8
Marriage rate (# of marriages per 1,000 pop.)**	9.3	10.6	10.2
Median age at first marriage			
Men	22.8	24.7	25.5
Women	20.6	22.0	23.3
Divorce rate (# of couples divorcing per 1,000 pop.)	2.5	5.2	5.0
Single-parent families (% of all families with children under 18)	10.1	19.5	22.2
Pre-marital births (% of all births)	7.7	18.4	21.5e
Living alone (percentage of all households occupied by single person	15.0	22.6	23.7

* A 2.1 rate is needed for the natural replacement of the population.
** Remarriages account for about one-third of the recent totals.
e Estimated
Sources: Census Bureau, National Center for Health Statistics, Dept. of Labor.

The Leading 10 Occupations of Women Workers 1870–1970

	1870	1880	1890	1900	1910	1920	1930	1940	1950	1960	1970
1	Domestic servants	Domestic servants	Servants	Servants	Other servants	Other servants	Other servants and other domestic and personal servants	Servants (private family)	Stenographers, typists and secretaries	Stenographers, typists and secretaries	Secretaries
2	Agricultural laborers	Agricultural laborers	Agricultural laborers	Farm laborers (family members)	Farm laborers (home farm)	Teachers (school)	Teachers (school)	Stenographers, typists and secretaries	Other clerical workers	Other clerical workers	Sales clerks (retail trade)
3	Tailoresses and seamstresses	Milliners, dressmakers and seamstresses	Dressmakers	Dressmakers	Laundresses (not in laundry)	Farm laborers (home farm)	Stenographers and typists	Teachers (not elsewhere classified)	Saleswomen	Private household workers	Bookkeepers
4	Milliners and dress and mantua makers	Teachers and scientific persons	Teachers	Teachers	Teachers (school)	Stenographers and typists	Other clerks (except clerks in stores)	Clerical and kindred workers (not elsewhere classified)	Private household workers	Saleswomen	Teachers (elementary school)
5	Teachers (not specified)	Laundresses	Farmers, planters and overseers	Laundry work (hand)	Dressmakers and seamstresses	Other clerks (except clerks in	Saleswomen	Saleswomen (not elsewhere	Teachers (elementary school)	Teachers (elementary school)	Typists
6	Cotton-mill operators	Cotton-mill operators	Laundresses	Farmers and planters	Farm laborers (working out)	Laundresses (not in laundry)	Farm laborers (unpaid family workers)	Operators and kindred workers, apparel and accessories	Waitresses	Bookkeepers	Waitresses
7	Laundresses	Farmers and planters	Seamstresses	Farm and plantation laborers	Cooks	Saleswomen (stores)	Bookkeepers and cashiers	Bookkeepers, accountants and cashiers	Bookkeepers	Waitresses	Sewers and stitchers
8	Woolen mill operators	Tailoresses	Cotton mill operators	Saleswomen	Stenographers and typists	Bookkeepers and cashiers	Laundresses (not in laundry)	Waitresses (except private family)	Sewers and stitchers, manufacturing	Miscellaneous and not specified operators	Nurses, registered
9	Farmers and planters	Woolen-mill operators	Housekeepers and stewards	Housekeepers and stewards	Farmers	Cooks	Trained nurses	Housekeepers (private family)	Nurses, registered	Nurses, registered	Cashiers
10	Nurses	Hotel and restaurant employees (not clerks)	Clerks and copyists	Seamstresses	Saleswomen (stores)	Farmers (general farms)	Other cooks	Trained nurses and student nurses	Telephone operators	Other service workers (except private household)	Private household cleaners and servants

Note: Categories are given in order of size, and according to each census, regardless of changes in definition.

Sources: Decennial Census, 1870–1940, Janet M. Hooks, *Women's Occupations Through Seven Decades* (Women's Bureau Bulletin #218, U.S. Department of Labor), U.S. Dept. of Commerce, Bureau of the Census, Census of Population, 1960, Detailed Characteristics, U.S. Summary, Table 202, U.S. Department of Commerce, Bureau of the Census, Census of Population, 1970, Detailed Characteristics, U.S. Summary, PC(1)D1, U.S. Women's Bureau, "Occupations of Women, 1950, 1960, and 1970." Tables reprinted from the Economic Report of the President, 1973.